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ABSTRACT

This curriculum guide for teachers is designed for use with 11th- and 12th-grade students who have had no more than 1 year of vocational home economics. It focuses on providing young adults with the knowledge and skills they need for healthy and positive adult and family lives. It includes 27 units in 8 sections as follows: (1) personal development, including self-understanding, decision making and goals, communication, physical development, social and emotional development, and social management skills; (2) vocational planning; (3) financial planning, including financial services, credit and loans, insurance, savings, understanding taxes, and managing financial resources; (4) family development, including family life, married and single life-styles, pregnancy and childbirth, infant care, parent-child relationships, aging, and dying and death; (5) clothing management; (6) nutrition, fitness, and good health; (7) housing; and (8) current issues, including tobacco, alcohol, and illegal drug use; eating disorders; teenage pregnancy; sexually transmitted diseases; family violence; teenage runaways; financial poverty; functional illiteracy; dropouts; teenage suicide; homelessness; shoplifting; environmental concerns; and support organizations. Each unit contains some or all of the following: performance objectives, suggested activities, basic academic skills taxonomy, handouts, information sheets, supplements, transparency masters, activity sheets, assignment sheets, assignment sheet answers, job sheets, practical tests, written tests, and written test answers. (CML)

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Adult and Family Living

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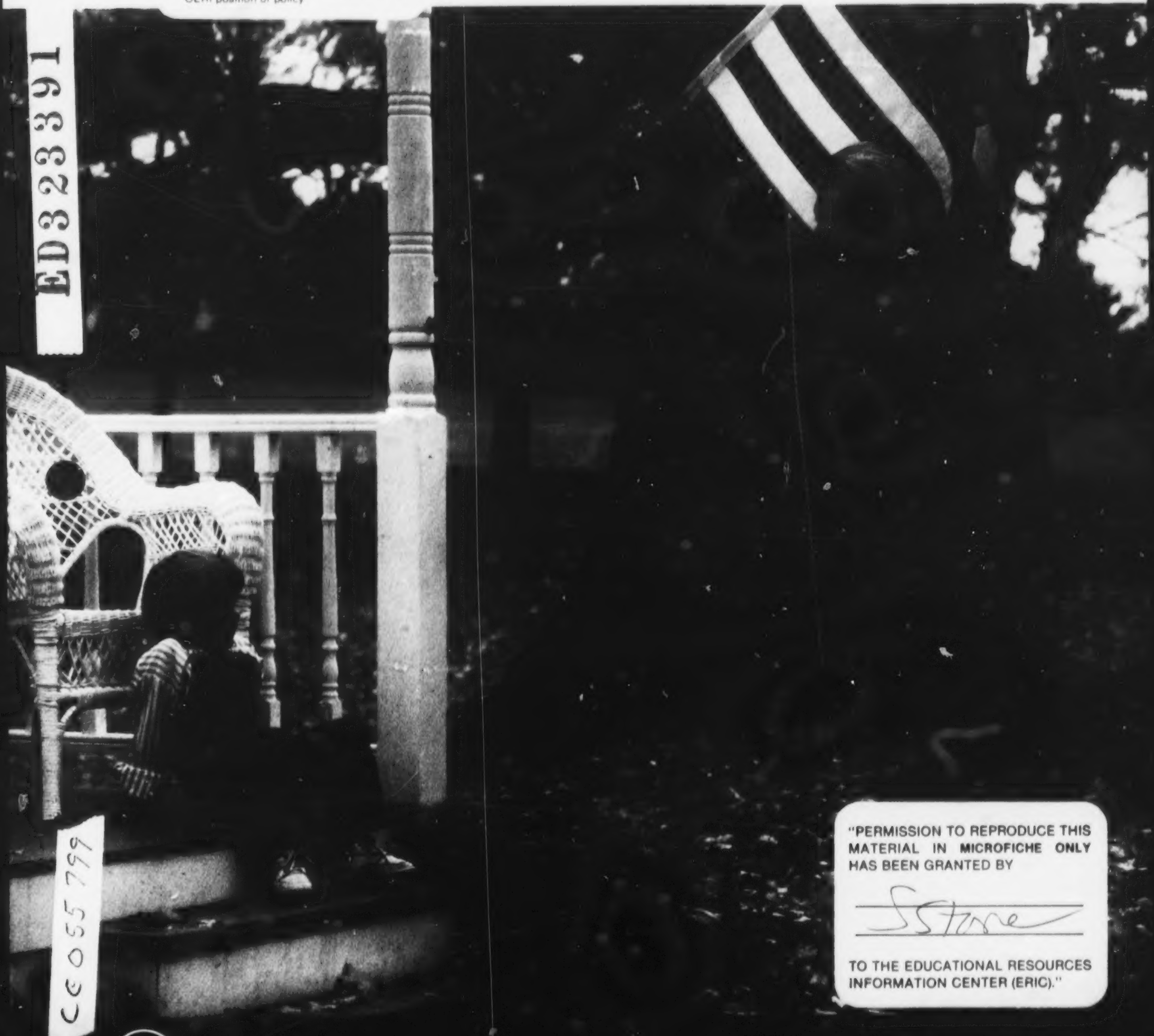

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Teacher Edition

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ADULT AND FAMILY LIVING

Developed by the
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for the Division of Home Economics Education
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FOREWORD

We believe that the single most effective way to improve vocational education is through the development and implementation of a sound instructional materials system. *Adult and Family Living* is designed for 11th and 12th grade students who have had no more than one year of previous vocational home economics.

Life offers more alternatives than ever before. This curriculum guide helps the students evaluate the alternatives that they face. Students are given the opportunities to develop skills necessary for a well-rounded life. It shows students the impact of home economics on their lives—now and in the future.

Adult and Family Living presents a fresh look at today's world. It is an instructional asset to build program uniformity, set minimum program standards, and provide a base for teachers' and students' accountability. This publication is intended as a base from which the teacher can innovate, localize, and personalize in order to prepare students for their future roles.

Dr. Roy Peters, Jr., State Director
Oklahoma Department of
Vocational and Technical Education

Edna Ruth Mahaffey, State Supervisor
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PREFACE

What will the American family be like in the future? The family of tomorrow will be shaped by the attitudes and resulting actions of today's students. How students perceive the permanence of family life will greatly influence the future stability of families. *Adult and Family Living* was written with the realization that we are creating the adults and families of tomorrow by how and what we teach about the family today.

It is our hope that this curriculum will help improve the quality of home, adult, and family life. Students are encouraged to think critically about the social forces that influence families. The family of tomorrow does not have to be a victim of the changes taking place in society, but instead can learn to anticipate changes and take positive steps to provide an environment which nurtures optimal development of each family member.

Adult and Family Living focuses on providing young adults with the knowledge and skills they need for healthy and positive adult and family lives. Every generation is faced with learning how to manage the responsibilities and joys of adult and family life. Information is presented in *Adult and Family Living* to help today's young person develop a holistic view of family life by developing knowledge of the component parts. We view the family as an institution which must be protected and preserved and share that view with those who participate in the *Adult and Family Living* curriculum.

Jennifer Dodrill Roark
Curriculum Specialist
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ACKNOWLEDGEMENTS

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A generous thank you is extended to the professional individuals who served on the *Adult and Family Living* Curriculum Advisory Committee and devoted their time and effort to the development of this project. We also thank the schools and school administrators who supported instructor participation in this project.

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USE OF THIS PUBLICATION

INSTRUCTIONAL UNITS

Adult and Family Living contains twenty-seven units divided into eight sections. Each instructional unit includes some or all of the basic components of a unit of instruction: performance objectives, suggested activities, basic academic skills taxonomy, handouts, information sheets, supplements, transparency masters, activity sheets, assignment sheets, assignment sheet answers, job sheets, practical tests, written tests, and written test answers. Practical tests and written tests are included in the instructor edition only and may be duplicated for classroom use or copies may be purchased in Oklahoma by calling 800-522-5810. Out-of-state instructors may order test packets by calling 800-654-4502.

All of the unit components focus on measurable and observable learning outcomes. Instructors are encouraged to supplement, personalize, localize, and motivate with these materials in order to develop a complete teaching/learning process.

Units of instruction are designed for use in more than one lesson or class period of instruction. Careful study of each unit of instruction by the instructor will help her or him determine the following:

- Amount of material that can be covered in a class period
- Skills that must be demonstrated
    - Supplies and equipment needed
    - Amount of class time needed for demonstrations
    - Amount of time needed for student practice
- Supplementary materials, including print and non-print media to be ordered
- Resource people to be contacted

Objective Sheets (White Pages)

Each unit of instruction is based on performance objectives. Performance objectives are stated in two forms: unit objectives, stating the subject matter to be covered in a unit of instruction, and specific objectives, stating the performances necessary to meet the unit objective.

The unit objective states the overall goal of the unit. It tells what the student should be able to do and what standard will be used to determine whether the student has achieved competency. Specific objectives outline the teaching sequence of the competencies required to meet the unit objective. The competencies may be either cognitive, requiring knowledge only, or psychomotor, requiring knowledge and skill.

The objectives should be provided for students and each objective's importance stressed throughout the teaching/learning process. By doing this, instructors will help answer any questions concerning performance requirements for each instructional unit. Instructors can also use the objectives to plan teaching strategies and instructional methods. Instructors should prepare for each unit by deciding how each objective can best be taught.

Instructors should feel free to modify, delete, or add objectives in order to meet the needs of the students and community. When objectives are added, the instructor should remember to supply the needed information, assignment sheets, job sheets, and criterion test items.

Suggested Activities (Pink Pages) — **Instructor's Edition Only**

The suggested activities component is to assist during the preparation stage of the teaching/learning process. The activities provide suggestions for delivery, application, and evaluation during the instructional process. Teaching suggestions are included for each objective. The instructor should read the suggested activities before teaching the units to allow time to obtain supplemental materials, prepare audiovisual materials, and contact outside resource persons. Duties of the instructor will vary according to the particular unit.

Listed are suggested resources including people and print and non-print media that may be used to teach the unit. Unit references used in the development of each unit are also provided. The instructor can use suggested resources and unit references to supplement her or his knowledge of the subject or to help students with particular interests or objectives in the area covered. Please note that suggested resources and references listed in this publication existed when this publication was written. CIMC assumes no responsibility for providing these materials and cannot ensure the availability of these materials as individual vendors, manufacturers, and publishers may discontinue these products at any time.

Basic Skills (Pink Pages) — Instructor's Edition Only

The Basic/Essential Skills Taxonomy, 2nd edition, by Lester M. Snyder, Jr., was used to identify the basic academic skills applied in each objective. *Adult and Family Living* uses criterion-referenced testing, which identifies cognitive and psychomotor skills, stated as performance objectives, that students are expected to learn. In *Adult and Family Living*, all of the cognitive and psychomotor skills also require students to use academic skills. *The Basic/Essential Skills Taxonomy* provides a means for identifying academic skills students use in meeting the performance objectives.

Handouts (White Pages) — Instructor's Edition Only

Handouts provide "nice-to-know" information that is not testable. Handouts provide the instructor with additional information and activities. They may also include items for the gifted or remedial student. Some handouts may contain information on subjects that are considered to be controversial or unsuitable for some classroom situations. The instructor may decide whether to duplicate and use handouts in teaching the unit.

Information Sheets (Green Pages)

The information sheets provide "must know" content that is essential for meeting the cognitive objectives. The information sheets serve as an excellent guide for presenting background knowledge necessary to develop the skills specified in the unit objective. They may also be used for coordination activities and advisory committee meetings.

Students should read the information sheets before the information is discussed in class. Space is provided in margins for students and instructors to add notes that supplement, localize, personalize, or provide motivation for each unit.

The information sheets may include notes, cautions, or warnings. These should be discussed carefully and thoroughly. Notes are short verbal additions to the information or procedural outline that provide nice-to-know and decision-making information. A note may tell the student what to look for or consider at a given step, or may explain when a step may not be applicable. Notes offer guidance that may help the student understand the process and accomplish it more efficiently. Cautions are advisories that alert the student to possible danger to himself, herself, or others. Warnings are advisories that alert the student to possible danger to equipment or facilities.

Supplements (Green Pages)

Supplements include instructions that could be used for solving problems or reinforcing the enrichment of learning. The information presented in a supplement may consist of tables, charts, written information, forms, or other information students will need in order to complete one or more of the assignment or job sheets. While supplements are not tested over directly, they may be used to assist in meeting the performance objectives.

Transparency Masters (White Pages)

With transparency masters, the students may see as well as hear about the material being presented, thus reinforcing the learning process. Transparencies may present new information or they may reinforce information presented in the information sheets or assignment sheets.

Transparencies should be made and placed in the instructor's notebook, where they will be immediately available for use. Transparencies direct the class's attention to the topic of discussion. Transparencies should be left on the screen only when topics shown are being discussed.

Activity Sheets (Tan Pages)

The purpose of activity sheets is to provide activities which support several objectives. Activity sheets vary greatly in their number and design from unit to unit. Some activity sheets deal with the student's attitudes and beliefs. These may ask rather personal questions and are only intended for each student's personal use. Some activity sheets may require the student to monitor his or her own actions or other personal variables over a period of time. Answer sheets may or may not be included. Activity sheet answers are on pink pages in the instructor's edition.

Assignment Sheets (Tan Pages)

Assignment sheets are written exercises that have students apply higher-order thinking skills. The introduction to the assignment sheet explains how the assignment relates to the subject area and unit objective and may provide instructional information or refer students to another component for such information.

Often, assignment sheets will contain case studies, story problems, or other situations in which the student must analyze the circumstances and determine correct responses. Students may be given assignment sheets as classwork or homework.

Assignment Sheet Answers (Pink Pages) — **Instructor's Edition Only**

This component is designed to assist the instructor in evaluating student performance on assignment sheets.

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Job Sheets (Blue Pages)

Job sheets provide a list of equipment, tools, and materials needed to complete a manipulative or psychomotor skill. They describe a step-by-step procedure to complete each task or job. Diagrams, photographs, and illustrations assist students in achieving the skill.

The instructor should demonstrate the procedures outlined in each job sheet. Furthermore, the instructor needs to localize the procedure according to the equipment and supplies available in the local situation. Job sheets also show potential employers what skills the student has been exposed to and the performances one might reasonably expect from a student who has had this vocational instruction.

Practical Tests (Yellow Pages) — **Instructor's Edition Only**

The practical tests assist the instructor in evaluating the psychomotor activities (Job Sheets). The practical tests provide instructors with a valid mechanism for determining a student's level of ability to perform the procedure stated on the job sheet and provide the instructor with a means of evaluating the student's final product.

Written Tests (Yellow Pages) — **Instructor's Edition Only**

This component provides criterion-referenced evaluation of every objective listed in the unit of instruction. All performance objectives, including those in the information sheets, assignment sheets, and job sheets must be evaluated. If objectives have been added, deleted, or modified, appropriate changes should be made on the test.

The tests may be written or oral. It is recommended that the tests be divided into shorter tests covering three or four objectives at a time and given soon after those objectives have been covered.

The acceptable response on a written test, eighty-five (85) percent in most units, may be raised or lowered to fit the topic or student ability level. The percentage applies to the overall score, not to each individual question. The final unit grade should be obtained by combining written test and assignment sheet scores, and by considering how well the student demonstrated the desired skills.

Written Test Answers (Pink Pages) — **Instructor's Edition Only**

This component is designed to assist the instructor in evaluating student performance on written tests.

PAGE NUMBERING

Each publication for the CIMC is assigned a specific abbreviation or will be recognized by the book title. *Adult and Family Living* will be referred to by title. Each unit is identified by the section letter and unit number in Roman numerals. Each unit in the publication begins with page 1. The component name, book title, section letter, unit number, and page number within the unit are printed at the bottom of each page. The page number for an objective sheet in Section A, Unit I in *Adult and Family Living* looks like the following:

OBJECTIVE SHEET - Adult and Family Living
A I - 1

METHODS OF DISSEMINATING MATERIAL

Each student should be provided with student materials. Materials may be purchased for less than an instructor can reproduce them, especially when the instructor's time is considered. Student materials contain everything but the suggested activities, basic skills, handouts, assignment sheet answers, tests, and test answers. Written test packets may be purchased from the Curriculum and Instructional Materials Center. The student should be allowed to take his or her materials home at the end of the year.

TEACHING METHODS

It is a challenge to keep students motivated. Instructors can supplement the objectives by providing the "why," personal experiences, and current information. Preparation for each unit should be determined by how each objective can best be taught. Students should become involved in preparing and planning for each unit.

COMPETENCY PROFILES

A competency profile is available for each CIMC publication. Competency profiles document student performance. The profile contains a list of the specific competencies that a student should achieve before leaving the training program. Profiles should be distributed to students as needed.

CORRECTIONS AND SUGGESTIONS

The Curriculum and Instructional Materials Center (CIMC) wants to provide vocational instructors and students with materials that are accurate and effective. Although the CIMC strives to maintain the highest standards of development and production, oversights occasionally do occur. If you find any errors in this or other CIMC publications or have suggestions for improving their usefulness in vocational programs, please notify the CIMC staff. One easy way of pointing out errors is to make a photocopy of the affected page and to indicate the correction on the copy. Mail this information to the CIMC, where it will be used to correct the publication before the materials are reprinted.

To ensure that the material is updated on a timely basis, notify the CIMC of necessary corrections as soon as possible after discovering the error. Do not assume that someone else will notice the error and inform the CIMC; other users may be making the same assumption. Please send corrections and recommendations for improving this publication to the following address:

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Curriculum and Instructional Materials Center
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OBJECTIVE SHEET

SELF-UNDERSTANDING

A I

INTRODUCTION

Throughout life, people strive to gain an understanding of who they are and what direction they want their lives to take. The continuous process of striving for personal growth and understanding is essential in order to live life as fully as possible. While the search for oneself continues past the years of young adulthood, it is of great importance for adolescents to develop and come to terms with the unique individuals they are. Taking a close look at how heredity, environment, and birth order impact personality will assist in developing a clearer personal understanding of oneself.

UNIT OBJECTIVE

After completing this unit, the student should be able to determine how heredity and environment contribute to personality development and self-concept. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with self-understanding to their correct definitions.
2. Describe how characteristics are passed down from ancestors.
3. Select from a list statements that reflect how individual sex is determined.
4. Describe how personality and heredity are affected by the environment.
5. Select from a list characteristics of a positive self-concept.
6. Design a family coat of arms. (Assignment Sheet 1)
7. Write an autobiography. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss self-esteem and personality development and/or genetics.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Before starting this unit, the instructor may want to view *Self-Esteem in the Classroom* to identify self-esteem building techniques to use in the classroom.
- Use Transparency Master 1 to introduce the unit.
- Ask each student to share one positive thing about himself or herself. Encourage students to be proud of who they are. Take this opportunity to build each student's self-esteem. The instructor may want to give several examples of positive statements to begin the activity.

  NOTE: It is often easier for individuals to think of negative statements about themselves than positive statements. If a student seems to be having particular trouble thinking of a positive thing to say about himself or herself, help him or her by asking other students in the class to tell positive things they know about the student.

- Discuss terms and definitions that will be used in the unit.

- Have students participate in the "Bring Yourself in a Paper Bag" activity.

  DIRECTIONS

  Ask students to bring to class a paper bag which contains 5-10 items and/or pictures that will help others know them better. The bag can contain items related to interests, hobbies, awards, values, family, pets, accomplishments, etc. The items should be important to the students and tell something about them which cannot just be seen or observed by others.

  Students then should share the contents of their bags with the class and explain what the items represent. Variations of this activity might include mixing the unidentified bags on a table. Have each student select a bag that belongs to someone else, share the contents of the bag with the class, and try to decide who the sack belongs to.

  Used with permission of Home Economics Education Association, 1201 Sixteenth Street N.W., Washington, D.C. 20036.

Objective 2

- Lead a class discussion on heredity and genes.
- Refer students to Supplement 1 for a visual explanation of how heredity is passed down from ancestors.
- Hand out and discuss the March of Dimes publication *Rh Disease*.
- Contact a local March of Dimes office, and invite a guest speaker to visit the class and discuss genetics.
- Have students complete Activity Sheet 1 to take a closer look at their own family heritage.

  NOTE: Each instructor will need to be prepared to discuss special situations that students may have. Adopted children and children who live in single or blended households may want to adapt this model to suit their individual needs.

Objective 3

- Discuss how individual sex is determined.
- Be prepared to answer students' questions on multiple births.

Objective 4

- Discuss how the environment affects personality and heredity.
- Explain how one's family and home play an important role in learning and actions.

  EXAMPLE: The child who is encouraged, talked to, praised, and loved by parents will have a different personality than the same child raised in a nonsupportive environment.
- Use Transparency Master 2 to visually show students the relationship between environment and heredity.
- Invite a handwriting analyst to visit the class *or* research handwriting analysis and discuss how personality is expressed in writing styles.
- Use Supplement 2 to give students additional typical characteristics of the different positions in the family. Remind students that the points discussed are *general* birth order characteristics. Most students will be able to think of exceptions to the information presented here. Allow the class members to share their own birth order observations.
- Explain to the class that the way each person in a family interacts with the other members affects personality development. Ask for class discussion on how students think their personalities would be different if their family environments had been different.
- Use Assignment Sheet 1 to allow students a chance to design a family coat of arms.

Objective 5

- Discuss how nearly all human relationships are based on how people feel about their self-worth. It is difficult to extend oneself to others until one has a clear understanding of "who one is."
- Lead a class discussion on how a positive self-concept affects personality development and is involved in all aspects of human life.
- Use Transparency Master 3 to visually show students how self-concept fosters personality development.
- Use Activity Sheet 2 to encourage students to think about their own personality characteristics and self-image.

- Ask students to identify people they view as successful, and name characteristics or qualities these successful people possess. What kind of self-concept do these people exhibit?

- Ask students to name popular songs that have to do with self-concept and personal worth. What kind of feeling do the students have after they have listened to these songs?

  EXAMPLE: "The Greatest Love of All" written by Masser and Creed, performed by Whitney Houston

- Refer students to Assignment Sheet 2 and instruct them on writing an autobiography. An English, history, or other instructor may be invited to work with students as they write their autobiographies.

- Select any or all of the following videos to show the class on building self-esteem: *10 Keys to a More Powerful Personality, Peak Performance, Self-Esteem in the Classroom, Self-Esteem: My Awareness, Self-Esteem: My Expectations, Self-Esteem: Self Talk.*

- Conclude with Transparency Master 4, encouraging students to think positively about themselves for a healthy and happy future.

APPLICATION

Objective 6

- If not done earlier, instruct students to develop a family coat of arms using Assignment Sheet 1.

  NOTE: Prepare for Objective 6 by providing art supplies for each student to use to create his or her coat of arms.

Objective 7

- If not done earlier in the unit, have students write an autobiography following the guidelines on Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

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- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *10 Keys to a More Powerful Personality*
- *Peak Performance*
- *Self-Esteem in the Classroom*
- *Self-Esteem: My Awareness*
- *Self-Esteem: My Expectations*
- *Self-Esteem: Self Talk*

NOTE: These films are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may order *10 Keys to a More Powerful Personality*, *Peak Performance*, and *Self-Esteem in the Classroom* from Ready Reference Press, P.O. Box 5249, Santa Monica, California 90405, or call 800-424-5627. *Self-Esteem: My Awareness*, *Self-Esteem: My Expectations*, and *Self-Esteem: Self Talk* are available from RMI Media Productions, Inc., 120 West 72nd Street, Kansas City, Missouri 64114, or call 800-821-5480.

Publications

- *Lions-Quest Skills for Adolescence.* Quest International, 537 Jones Road, P.O. Box 566, Granville, Ohio 43023-0566, phone 614-522-6400.
- McCullough, Mamie. *I Can. You Can Too!* Nashville, Tennessee: Thomas Nelson, Inc., 1987.

- *Rh Disease.* White Plains, New York: March of Dimes Birth Defects Foundation, n.d.

  NOTE: *Rh Disease* and numerous other publications and educational kits on genetics and birth defects are available from March of Dimes Birth Defects Foundation, 1275 Mamaroneck Avenue, White Plains, NY 10605, or call 914-428-7100. In Oklahoma City contact March of Dimes Birth Defects Foundation, 6051 North Brookline, #126, Oklahoma City, Oklahoma 73112, or call 405-848-4631. In the Tulsa area, contact the March of Dimes, 2651 East 21st Street, Suite 403, Tulsa, Oklahoma 74114, or call 918-742-0333.

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  NOTE: *PREP for Effective Family Living* can be ordered in a teaching kit or by individual instructional items from American Guidance Service, Publisher's Building, Circle Pines, Minnesota 55014-1796, or by calling 800-328-2560.
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BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Science 262	Describes/ Explains	Genetics	Chromosomes
	Science 263	Describes/ Explains	Genetics	Diversity
	Science 265	Describes/ Explains	Genetics	Dominant/ recessive
	Science 266	Describes/ Explains	Genetics	Genes
	Science 268	Describes/ Explains	Genetics	Inheritance
OBJECTIVE 3	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 4	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Science 289	Describes/ Explains	Human/animal	Development
	Science 366	Describes/ Explains	Organisms	Adaptation
OBJECTIVE 5	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Language Arts 045	Collects/ Organizes	Information-oral/written	Personal experiences
	Language Arts 049	Composes/ Edits	Audiovisual aids	
	Language Arts 278	Uses	Text resources	
OBJECTIVE 7	Language Arts 045	Collects/ Organizes	Information-oral/written	Personal experiences
	Language Arts 093	Composes/ Edits	Reports/essays	Narratives
	Language Arts 098	Composes/ Edits	Reports/essays	Summaries
	Language Arts 278	Uses	Text resources	

OBJECTIVE 1

Match terms associated with self-understanding to their correct definitions.

- **Chromosome**—Structure which carries hereditary characteristics
- **Conception**—Joining of an egg and sperm which results in the beginning of a new life
- **Dominant gene**—The strongest gene in a pair of genes; noticeable effects result in the offspring
- **Gene**—Basic unit of heredity
- **Heredity**—The sum of traits that are passed from parents to their children
- **Ovum**—The female reproductive cell; egg
- **Recessive gene**—The gene, in a pair of genes, whose effects are not apparent unless paired with another gene of the same type
- **Self-concept**—How a person feels and thinks about herself or himself
- **Sperm**—A male reproductive cell capable of fertilization

OBJECTIVE 2

Describe how characteristics are passed down from ancestors.

Because of family heritage, people have unique characteristics that make them "who they are." The following information is presented to assist in understanding the very basics of heredity.

NOTE: Some inherited characteristics are visible; some are invisible. Traits like bone structure, hair texture, height, musical ability, and certain diseases can all be traced to heritage.

Genes carry all the characteristics that are passed from the parents and their ancestors to their offspring. At conception, a new, one-celled organism is formed. The heritage the new cell will receive is passed down to each generation through genes.

A string of hundreds of genes make a chromosome. When a man and woman conceive, both pass on half of the chromosomes the offspring will have.

A normal, healthy body cell has 46 chromosomes, or 23 pairs of chromosomes. The woman's egg contains 23 chromosomes, and the man's sperm contains 23 chromosomes.

The interaction between the genes from the female and male is not always fifty-fifty; some genes are dominant and some genes are recessive. Sometimes one gene is more powerful. This gene is known as a dominant gene and often results in noticeable effects or characteristics. Recessive genes can go unnoticed if they are paired with a dominant gene. If recessive genes pair up, the result will be noticeable characteristics. Hundreds of physical characteristics follow the dominant-recessive pattern.

NOTE: This description is a very simplified model of how characteristics are inherited. To better understand genetics, further studying will be required.

OBJECTIVE 3

Select from a list statements that reflect how individual sex is determined.

As discussed in Objective 2, characteristics are determined by parental chromosomes. The sex of offspring is one of the many characteristics determined by parental chromosomes.

- Twenty-two pairs of the chromosomes match and are responsible for development and functioning of most areas of the body.
- The twenty-third pair determines the sex of the offspring.
- Each ovum the female's body releases carries an "X" chromosome.
- Half of the sperm produced by the male carry "Y" chromosomes, and half of the sperm carry "X" chromosomes.
- If an ovum is fertilized by a "Y" chromosome, the twenty-third pair will be an "XY" pair, and a male offspring will develop.
- If an ovum is fertilized by an "X" chromosome, the twenty-third pair will be an "XX" pair, and a female offspring will develop.

OBJECTIVE 4

Describe how personality and heredity are affected by the environment.

Most characteristics are the result of interaction between hereditary and environmental factors. Many characteristics are determined entirely by heredity. However, the environment often affects nature's plan.

Everything and everyone a person has contact with in the environment affects personality development. Teachers, food, clothing, climate, housing, neighborhoods, school, friends, and family are only a few examples of environmental influences on personality characteristic development.

The environment affects how hereditary factors develop. To reach full height potential, a person needs adequate nutrition and general good health maintenance. A person with inherited musical skills will need to be in an environment where musical training is encouraged and fostered in order to reach full musical potential. A person may be susceptible to a particular health problem or disability, and the environment can provide conditions to encourage or prevent the problem from developing.

OBJECTIVE 5

Select from a list characteristics of a positive self-concept.

Several aspects of personality development have been discussed in the previous objectives. Self-concept is closely related to personality. The more positive the self-concept, the more pleasing the resulting personality, and the more positive the interaction with others.

NOTE: Self-concept is not permanent; it can and often does change over time. Low self-concept can be raised by individual encouragement and belief.

Characteristics of a positive self-concept include the following:

- Avoids destructive health habits
- Compliments and supports others
- Asks for help when needed
- Feels personal worth
- Is confident of personal possibilities and potentials
- Recognizes and accepts individual strengths and weaknesses
- Forms positive image of self

- Explores options to make wise decisions
- Is assertive enough to stand up for personal beliefs

HOW HEREDITY WORKS

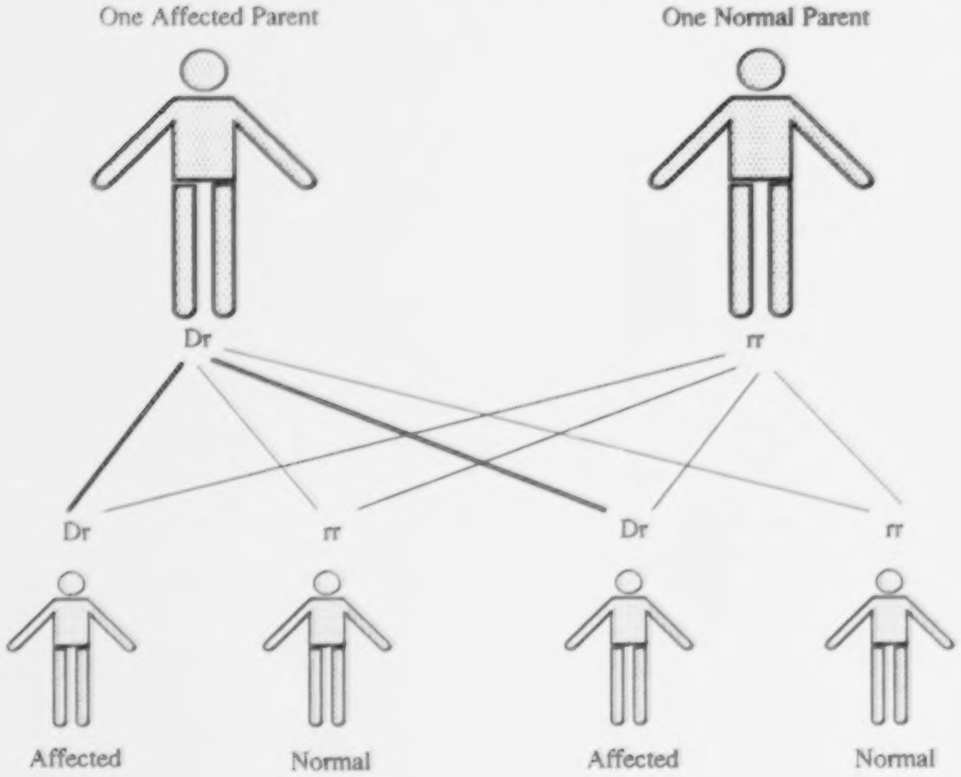
Each individual receives two genes for every inherited characteristic—one from the mother and one from the father.

HOW DOMINANT INHERITANCE WORKS

One parent (the affected parent) carries a single faulty gene (D) which dominates its normal counterpart. Each child's chances of inheriting either the dominant faulty gene (D) or the normal recessive gene (r) are 50 percent.

EXAMPLE: Huntington's disease

NOTE: A person who has a particular gene as a part of his or her genetic makeup is called a carrier of that gene. Usually people are unaware of which recessive genes they carry until they have a child with an apparent genetic inheritance.

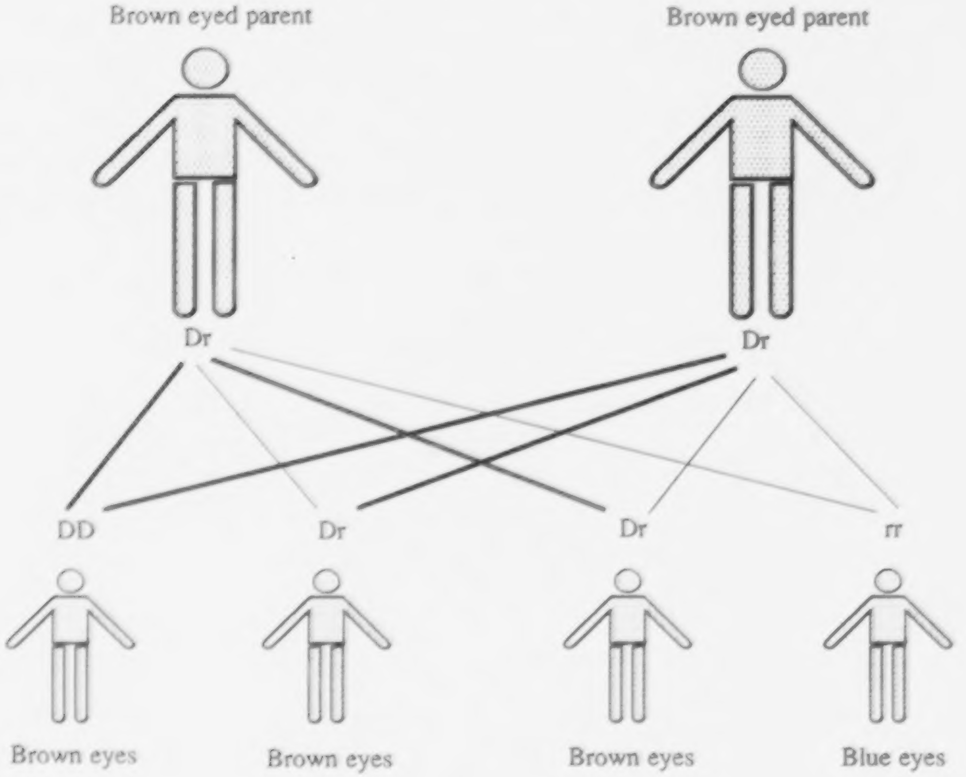

One Affected Parent
One Normal Parent
Dr
rr
Dr
rr
Dr
rr
Affected
Normal
Affected
Normal

HOW RECESSIVE INHERITANCE WORKS

Both parents, usually unaffected, carry a dominant gene (D) which is stronger than its faulty or weaker recessive counterpart (r). If both parents carry the same dominant and recessive genes, each of their children has a one in four chance of having the recessive characteristic.

EXAMPLE: Eye color

NOTE: A person with brown eyes may carry a recessive gene for blue eyes. If this is true of both parents, each of their children has one chance in four of having blue eyes. For use in this example, D = Brown-eyed gene (dominant), and r = Blue-eyed gene (recessive).


Brown eyed parent
Brown eyed parent
Dr
Dr
DD
Dr
Dr
rr
Brown eyes
Brown eyes
Brown eyes
Blue eyes

TYPICAL CHARACTERISTICS OF DIFFERENT POSITIONS IN THE FAMILY

The way each person in a family interacts with each of the other members will affect personality development of every member. Siblings share a special "give-take" relationship that affects the social development and skills a person will maintain throughout life. It is important to note that personality traits are affected by birth order placement as well as a number of other factors. Family structures, such as single-parent and blended families, family size, the spacing between siblings, sibling gender, and where the family lives are all factors that play important roles in how personality characteristics develop. The following traits will not apply to all children in every family. Typical characteristics, however, can be identified. (See following page for chart.)

Only Child	First Child	Second Child	Middle Child of Three[1]	Youngest Child
Is spoiled, center of attention; often enjoys this. May feel special. Feels incompetent because adults are more capable. Self-centered. Relies on service from others rather than own efforts. Feels unfairly treated when doesn't get own way. May refuse to cooperate. Works on one parent at a time to get own way. May have poor peer relations as child, better relations as adult.[2] Pleases others only when wants to. Creative.[3] May have striving characteristics of oldest and inadequacy feelings and demands of youngest.	Is only child for a time; used to being center of attention. Believes must gain and hold superiority over other children. Being right, controlling often important. May respond to birth of second child by feeling unloved and neglected. Strives to keep or regain parents' attention by being "good." If this fails, chooses to misbehave. May develop competent, responsible behavior or become very discouraged. Sometimes strives to protect and help others. Strives to please.	Never has parents' undivided attention. Always has sibling ahead who's more advanced. Acts as if in race, trying to catch up or overtake first child. If first child is "good," second may become "bad." Develops abilities first child doesn't exhibit. If first child successful, may feel uncertain of self and abilities. May be a rebel. Often doesn't like position. Feels "squeezed" if third child is born. May push down other siblings.	Has neither rights of oldest nor privileges of youngest. Feels life is unfair. Feels unloved, left out, "squeezed." Feels doesn't have place in family. Becomes discouraged and "problem child" or elevates self by pushing down other siblings. Is flexible. Learns to deal with both oldest and youngest sibling.	Behaves like only child. Feels everyone bigger and more capable. Expects others to do things, make decisions, take responsibility. Feels smallest and weakest. May not be taken seriously. Becomes boss of family in getting service and own way. Develops feelings of inferiority or becomes "speeder" and overtakes older siblings. Remains "The Baby." Places others in service. If youngest of three, often sides with oldest child against middle child.

NOTES: 1. The middle child of three is usually different from the middle child of a large family. The middle children of large families are often less competitive, as parents don't have as much time to give each child and so the children learn to cooperate to get what they want. 2. Only children usually want to be adults, and so don't relate to peers very well. When they become adults, they often believe they've finally "made it" and can now relate better to adults as peers. 3. During their formative years, only children live primarily in the world of adults. They must learn how to operate in the big peoples' world as well as how to entertain themselves. Thus they often become very creative in their endeavors.

Chart information reprinted from the *PREP for Effective Family Living Student Handbook*, © 1985, American Guidance Service, Inc. Used with permission of publisher. All rights reserved.

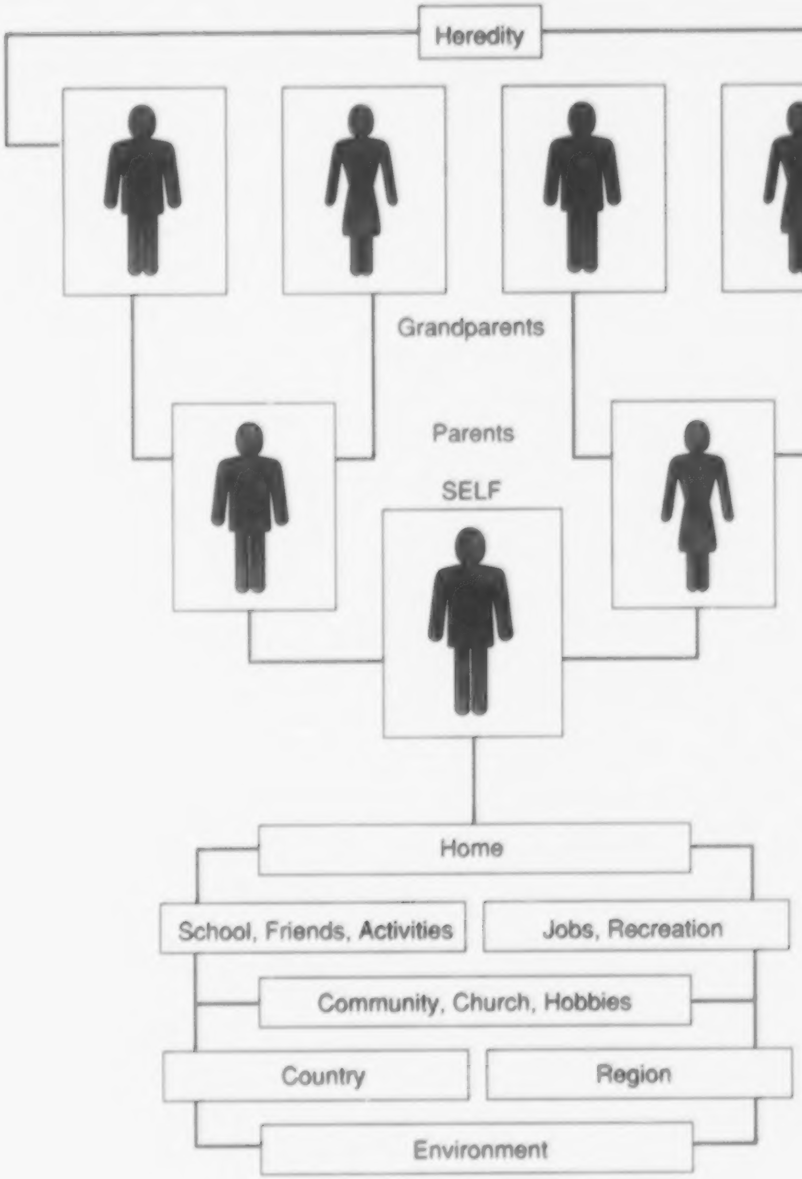
Self–Understanding

But where was I to start? The world is so vast, I shall start with the country I know best, my own. But my country is so very large. I had better start with my town. But my town, too, is large. I had best start with my street. No: my home. No: my family. Never mind, I shall start with myself.

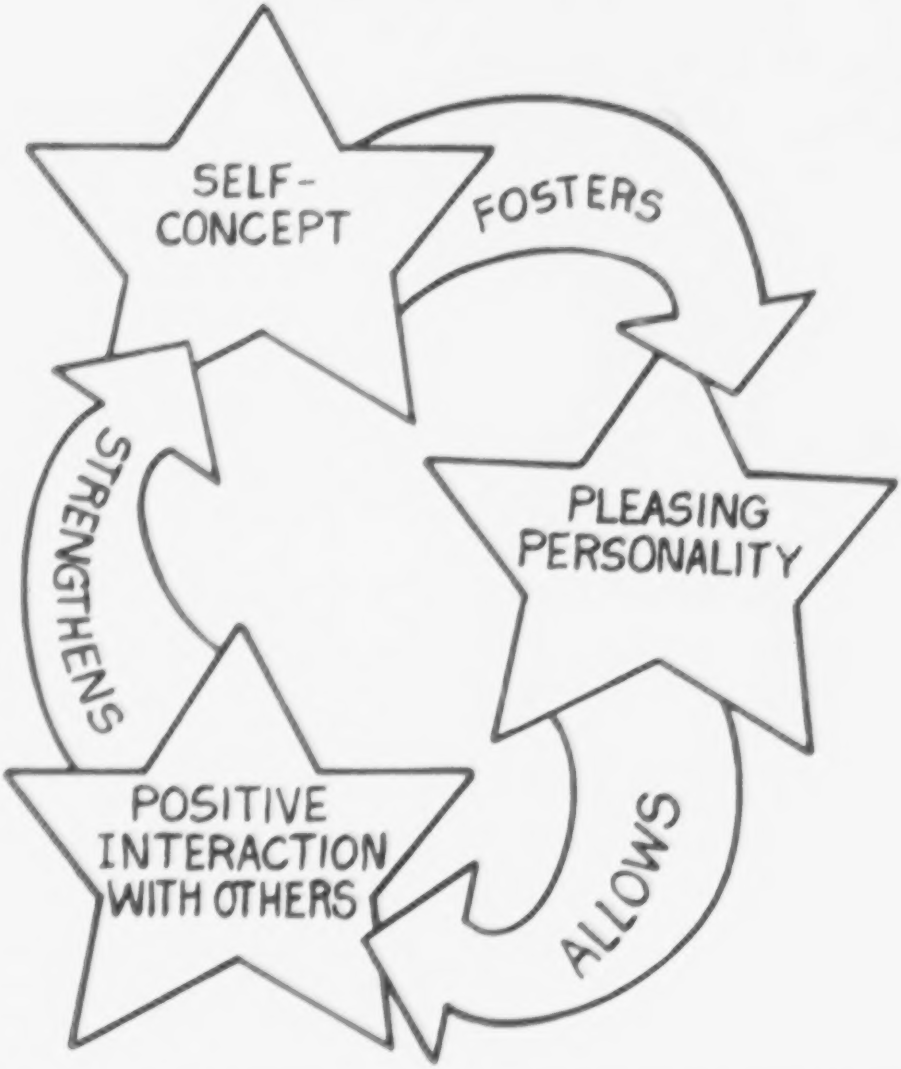
Elie Wiesel
Souls on Fire

From *Souls on Fire: Portraits and Legends of Hasidic Masters* by Elie Wiesel, 1972. Reprinted with permission from Random House, Inc.

Hereditary And Environmental Influences On Personality


Heredity
Grandparents
Parents
SELF
Home
School, Friends, Activities
Jobs, Recreation
Community, Church, Hobbies
Country
Region
Environment

Self-Concept, Personality, And Interaction With Others Are Closely Related


SELF-CONCEPT
FOSTERS
PLEASING PERSONALITY
ALLOWS
POSITIVE INTERACTION WITH OTHERS
STRENGTHENS

From *Dimensions of Life* by Gail Henderson, 1985. Reprinted with permission from South-Western Publishing Company.

Self-Image

"THE STARTING POINT FOR HEALTH, HAPPINESS, AND SUCCESS IS A HEALTHY SELF-IMAGE."

Used with permission from The Zig Ziglar Corporation.

ACTIVITY SHEET 1 | **SELF-UNDERSTANDING** | **A I**

NAME ______________________________

UNDERSTANDING FAMILY HERITAGE

DIRECTIONS Complete the following based on what is known or can be learned about family heritage. Are there any common characteristics?

My Characteristics

1. Height ____________________
2. Eye color ____________________
3. Hair color ____________________
4. Hair type ____________________
5. Bone structure ____________________
6. Special abilities ____________________
7. Common characteristics ____________________

My Father's Characteristics

1. Height ____________________
2. Eye color ____________________
3. Hair color ____________________
4. Hair type ____________________
5. Bone structure ____________________
6. Special abilities ____________________
7. Common characteristics ____________________

My Mother's Characteristics

1. Height ____________________
2. Eye color ____________________
3. Hair color ____________________
4. Hair type ____________________
5. Bone structure ____________________
6. Special abilities ____________________
7. Common characteristics ____________________

My Paternal Grandfather's Characteristics

1. Height ____________________
2. Eye color ____________________
3. Hair color ____________________
4. Hair type ____________________
5. Bone structure ____________________
6. Special abilities ____________________
7. Common characteristics ____________________

My Maternal Grandfather's Characteristics

1. Height ____________________
2. Eye color ____________________
3. Hair color ____________________
4. Hair type ____________________
5. Bone structure ____________________
6. Special abilities ____________________
7. Common characteristics ____________________

My Paternal Grandmother's Characteristics

1. Height ____________________
2. Eye color ____________________
3. Hair color ____________________
4. Hair type ____________________
5. Bone structure ____________________
6. Special abilities ____________________
7. Common characteristics ____________________

My Maternal Grandmother's Characteristics

1. Height ____________________
2. Eye color ____________________
3. Hair color ____________________
4. Hair type ____________________
5. Bone structure ____________________
6. Special abilities ____________________
7. Common characteristics ____________________

NAME ____________________________

SELF-IMAGE IS IMPORTANT TO SELF-UNDERSTANDING

INTRODUCTION

People have "mental pictures" of themselves—views of their PERSONALITIES and the type of people they see themselves as being. For the next five minutes, think about and write down a few notes about "your" self-image. The list below contains words that will help vividly describe the positive side of "your self-image."

PERSONALITY CHARACTERISTICS

accepting
affectionate
appreciative
assertive
brave
capable
caring
cheerful
communicator
confident
conscientious
considerate
consistent
cooperative
creative
curious
dependable
determined
disciplined
empathetic
energetic
enterprising
enthusiastic
ethical
fair
faithful
forgiving
friendly
generous
gentle
goal directed
graceful
happy
hard working
healthy
helpful
honest
hopeful
humble
independent
intelligent
kind
knowledgeable
likeable
loving
loyal
motivated
organized
patient
persistent
pleasant
polite
positive
self-confident
sensitive
sincere
supportive
sympathetic
talented
trusting
trustworthy
truthful
understanding
useful

I SEE MYSELF AS BEING ...

IDEALLY I WOULD ALSO LIKE TO BE MORE ...

I CAN ACHIEVE MY IDEAL CHARACTERISTICS BY ...

ASSIGNMENT SHEET 1 | **SELF-UNDERSTANDING** | **A I**

NAME ______________________________ SCORE ________

OBJECTIVE 6 **Design a family coat of arms.**

INTRODUCTION A coat of arms is a symbol that represents what a person thinks is important or special about his or her life. Used in medieval times, a coat of arms often was used to distinguish families as well as individuals. The coat of arms is a shield that is usually divided into sections, each containing symbols of things the owner represents, has accomplished, or intends to strive for. This assignment is designed to help identify areas of family life, heredity, and the environment and examine their effects on self-understanding.

DIRECTIONS Use the shield outline on the following page *or* draw a shield on another sheet of paper or poster board to serve as a coat of arms. Using markers, pictures, or any other art form, design a family coat of arms that will represent how family environment has affected personal development. Fill in symbols or drawings that represent the following areas of self-understanding:

- Family and family heritage
- Family values

  NOTE: Choose something that most family members would agree is important.

- Personal birth order in the family
- Family environment raised in
- Three positive areas of personal self-concept
- Personal or family goals
- Personal or family motto or philosophy of life

EXAMPLE:

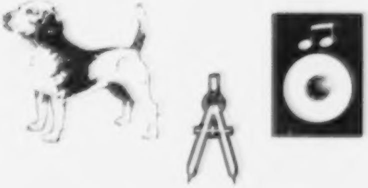
The Smith Family Coat of Arms

DO UNTO OTHERS AS YOU WOULD HAVE OTHERS DO UNTO YOU

Our family heritage includes
Irish and American Indian
ancestors.

Our family values rural
America and farm life.

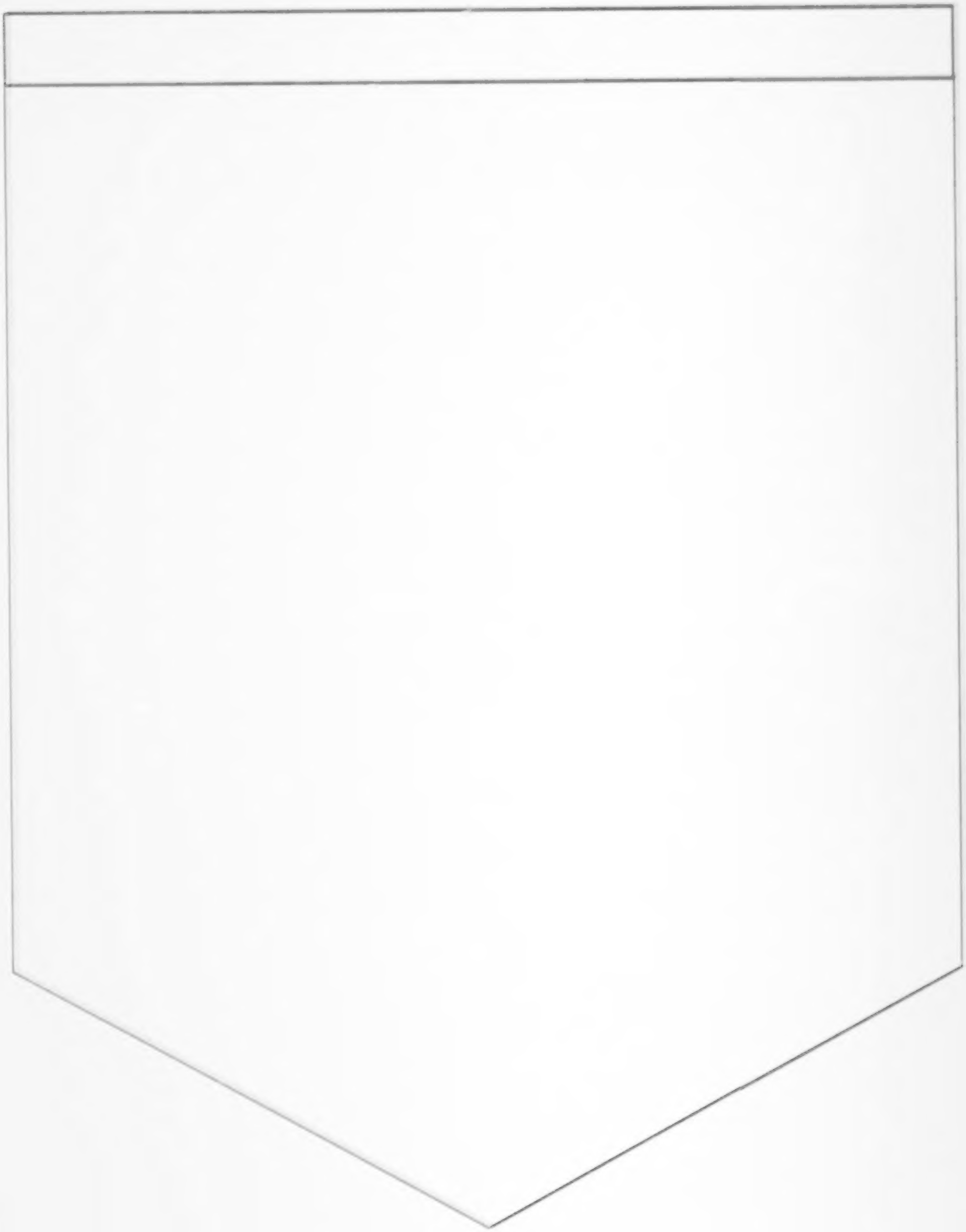
I am the oldest of four children. I was raised in a loving environment, enjoying many outdoor activites with my family.



Showing my dog Sadie, my
drafting abilities, and my
musical talent all support
my positive self concept.

I have set a personal
goal to graduate
next May.

The ____________________ Family Coat of Arms



ASSIGNMENT SHEET 2

SELF-UNDERSTANDING

NAME ______________________________ SCORE ________

OBJECTIVE 7

Write an autobiography.

INTRODUCTION

An autobiography is a written account of a person's life as written by himself or herself. This unit has looked at several areas of self-understanding, including how heredity, environment, and self-concept affect personality development. Writing an autobiography will help summarize the areas of this unit that deal with self-understanding.

DIRECTIONS

Using this page and additional pages, write an autobiography. Creativity and originality are encouraged, but the autobiography *must include* the following information on the points discussed in this unit:

- The appropriate usage of unit terms listed in Objective 1
- Characteristics passed down from ancestors
- A description of how personality, heredity, and the environment have affected personality development
- General personality traits as related to birth order
- Positive characteristics evidenced by a positive self-concept

NOTE: This assignment sheet will be graded on the appropriate application of unit information. Spelling and grammar usage will also be evaluated. The grade will *not* be based on actual life experiences or family history.

ASSIGNMENT SHEET 1

The coat of arms will vary for each student. Points to be included in each coat of arms will be:

- Family and family heritage
- Family values
- Personal birth order in the family
- Family environment raised in
- Three positive areas of personal self-concept
- Personal or family goals
- Personal or family motto or philosophy of life

ASSIGNMENT SHEET 2

Every autobiography will be unique. Each autobiography may include many aspects of the students life but *must* include:

- The appropriate usage of unit terms
- Correct spelling and grammar usage
- Characteristics passed down from ancestors
- A description of how personality, heredity, and the environment have affected personality development
- General personality traits as related to birth order
- Positive characteristics evidenced by a positive self-concept

WRITTEN TEST

SELF-UNDERSTANDING

A I

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with self-understanding to their correct definitions. Write the correct letters in the blanks.

____ 1. Basic unit of heredity

____ 2. The gene, in a pair of genes, whose effects are not apparent unless paired with another gene of the same type

____ 3. How a person feels and thinks about herself or himself

____ 4. Structure which carries hereditary characteristics

____ 5. The female reproductive cell; egg

____ 6. The strongest gene in a pair of genes; noticeable effects result in the offspring

____ 7. A male reproductive cell capable of fertilization

____ 8. Joining of an egg and sperm which results in the beginning of a new life

____ 9. The sum of traits that are passed from parents to their children

a. Character
b. Chromosome
c. Conception
d. Dominant gene
e. Extrovert
f. Gene
g. Heredity
h. Identity
i. Ovary
j. Ovum
k. Recessive gene
l. Regression
m. Self-concept
n. Sperm
o. Trait

OBJECTIVE 2 **Describe how characteristics are passed down from ancestors.**

____

____

____

____

____

____

____

____

____

____

____

____

OBJECTIVE 3 **Select from the following list statements that reflect how individual sex is determined.** Write an "X" in the blank before each correct answer.

____ 1. Each ovum the female's body releases carries a "Y" chromosome.

____ 2. Half of the sperm produced by the male carry "Y" chromosomes, and half of the sperm carry "X" chromosomes.

____ 3. Twenty-two pairs of the chromosomes match and are responsible for development and functioning of most areas of the body.

____ 4. If an ovum is fertilized by a "Y" chromosome, the twenty-third pair will be an "XY" pair, and a male offspring will develop.

____ 5. The twenty-second pair of chromosomes determines the sex of the offspring.

____ 6. If an ovum is fertilized by an "X" chromosome, the twenty-third pair will be an "XX" pair, and a female offspring will develop.

OBJECTIVE 4

Describe how personality and heredity are affected by the environment.

____

____

____

____

____

____

OBJECTIVE 5

Select from the following list characteristics of a positive self-concept. Write an "X" in the blank before each correct answer.

____ 1. Emphasizes ownership of material things

____ 2. Avoids destructive health habits

____ 3. Compliments and supports others

____ 4. Maintains an "I do not care" attitude

____ 5. Gives excuses to justify failure

____ 6. Acts foolishly to gain attention

____ 7. Asks for help when needed

____ 8. Feels personal worth

____ 9. Requires approval from others to feel successful

____ 10. Is confident of personal possibilities and potentials

____ 11. Recognizes and accepts individual strengths and weaknesses

____ 12. Feels uncomfortable when alone

____ 13. Forms positive image of self

____ 14. Explores options to make wise decisions

____ 15. Uses gossip as a way to "get even"

____ 16. Is assertive enough to stand up for personal beliefs

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 6 **Design a family coat of arms.** SCORE ________

OBJECTIVE 7 **Write an autobiography.** SCORE ________

WRITTEN TEST ANSWERS

SELF-UNDERSTANDING

A I

OBJECTIVE 1

1. f
2. k
3. m
4. b
5. j
6. d
7. n
8. c
9. g

OBJECTIVE 2

Description should include the following:

- Genes carry all the characteristics that are passed from the parents and their ancestors to their offspring.
- A string of hundreds of genes make a chromosome.
- A normal, healthy body cell has 46 chromosomes, or 23 pairs of chromosomes.
- The interaction between the genes from the female and male is not always fifty-fifty; some genes are dominant and some genes are recessive.

OBJECTIVE 3

2, 3, 4, 6

OBJECTIVE 4

Description should include the following:

- Most characteristics are the result of interaction between hereditary and environmental factors.
- Everything and everyone a person has contact with in the environment affects personality development.
- The environment affects how hereditary factors develop.

OBJECTIVE 5

2, 3, 7, 8, 10, 11, 13, 14, 16

OBJECTIVE 6

Refer to answers to Assignment Sheet 1.

OBJECTIVE 7

Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

DECISION-MAKING AND GOALS

A II

INTRODUCTION

Knowing how to make responsible decisions helps individuals achieve goals and manage daily problems. People always have problems to solve and decisions to make; some decisions are small and easily made, while others are large decisions that require much thought and effort to work through. Decision-making skills can be learned and easily practiced if a person knows his or her goals and priorities and has developed a workable decision-making process.

UNIT OBJECTIVE

After completing this unit, the student will be able to practice the decision-making process. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with decision-making and goals to their correct definitions.
2. Name factors which affect decision-making.
3. Discuss how personal goals affect decision-making.
4. List in order the steps in making decisions.
5. Discuss how to resist peer influences when making decisions.
6. Select from a list time management skills that assist in decision-making and goal achievement.
7. Practice using the decision-making process. (Assignment Sheet 1)
8. Respond to decision-making situations. (Assignment Sheet 2)

DECISION-MAKING AND GOALS

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in the lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss decision-making and goals.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Prepare an introduction to the unit using the following activity:

AN INTRODUCTION TO DECISION-MAKING

Use this activity to introduce students to the decision-making process. Before class prepare four small paper bags; number the bags. In number 1 place a banana; number 2, a soft drink bottle filled with water (with a lid); number 3, an onion (some odor but not too strong); and number 4, a dollar bill. Bag number 4 should appear empty. The tops should be folded shut so no one can see inside.

As the activity is introduced make sure to handle each bag in the same way (pick it up very carefully from the top and set it down, or place on table/floor before students arrive) so students will not be able to guess that some bags hold heavy items and others do not. Place bags in a row on the floor or table so all students can see. Ask for three volunteers. Tell the group that gathering information is a very important step in making a decision. In this exercise the volunteers will go through four steps that will help them gather information and make a decision about which bag they want to keep.

- Step 1 - **Pick a bag**. Have each person stand behind the bag he or she chooses. One bag will be left. Ask them why they chose the bag they did. After they give their answers, *point out* that sometimes people make decisions without any information, but that is not necessarily a good way to make decisions.

- Step 2 - **Lift the bag by its top only**. This allows each person to gather a bit more information based on weight. Ask if they still want their bags after knowing what they weigh. If not, they can choose to trade with each other or for the extra bag. *Point out* that sometimes people have more confidence in a decision if it is based on some information.

- Step 3 - **Feel the object through the bag**. Find out any additional information without looking inside. This allows each person to collect even more information. If they like what they feel inside, they may keep it. If not, they again have the option to trade. *Point out* that people have to make some decisions after gathering as much information as possible but without knowing exactly what the outcome will be.

- Step 4 - **Look inside the bag**. After finding out as much as they could without actually seeing the object, the students may now look inside and take the object. Ask if they are satisfied with their choices. If not, they may still trade with each other or choose the extra bag. *Point out* that even after a decision is made, there is sometimes an opportunity to change a decision.

- Questions for discussion:

  - Are decisions always easier to make if one has all the information?
  - Do people ever make decisions only to find that they did not have all the information needed (like choosing the soft drink bottle with water in it)?
  - Are decisions ever based on blind luck, like choosing the bag that seemed to have nothing in it?
  - Do people sometimes make a decision even when they know the outcome will not be good for them? Why?
  - Do people sometimes decide to do something because it is familiar and they know what they are getting into, like choosing the banana?

Adapted from *Life Planning Education*. Washington, D.C.: The Center for Population Options, 1985, 1989. Used with permission from the Indiana Commission on Vocational and Technical Education, 1988.

- Discuss terms and definitions that will be used in this unit.
- Ask each student to bring a picture or small item that represents one of his or her personal goals. Prepare a bulletin board using students' "goal" items.
- Have students complete Activity Sheet 1 for additional emphasis on decision-making terms.

Objective 2

- Write each factor on a separate piece of paper and seal factors in individual envelopes. Group students into three or four groups depending upon class size. Have each group choose one envelope and discuss the factor before looking at the Information Sheets.
- After covering the materials listed in Objective 2, ask the students to share their ideas on factors they believe affect decision-making.
- Refer students to Supplement 1 for additional information on factors affecting decision-making.

Objective 3

- Distribute copies of Handout 1 to each student. Ask each student to set one short-term goal that he or she would be willing to "contract" to accomplish. Students will be asked to share individual goals with the instructor when the goal is set and again when the short-term goal is accomplished.
- Have the class view *Self Esteem: Goal Setting* for additional information on goals.
- Refer students to Supplement 2 for information on how to act upon a decision.
- Use Supplement 3 as a decision-making guide that supports this objective.

  NOTE: Some students may be better able to visualize this guide if the information is presented in the form of a chart. Use a chalkboard or a large piece of paper and markers to graph the decision-making guide for the class.

- Ask the class how subconscious goals might affect decision-making. Encourage the students to give examples of subconscious goals.

- Lead a class discussion on how needs, wants, and goals differ. Ask students for examples of the three and how they affect decision-making.

Objective 4

- Show *I Can't Decide! What Should I Do?* and/or *Decision Making* for visual assistance when discussing the steps in making decisions.

- Explain to students that decision-making is seldom easy. Risk and uncertainty are almost always present. Ask students if decisions are ever risk free? How can risks be reduced?

Objective 5

- Have the class view *Fitting In: A New Look at Peer Pressure.*

- Allow class time for an exercise designed to give practice using the decision-making process. Provide each student with ten slips of paper. Ask the students to write on each slip of paper identifying the ten most important people or things in their lives. After students have their ten slips of paper filled out, set up various scenarios where the slips of paper (and hypothetically the person or thing written on it) must be eliminated. After each elimination, ask the students to discuss how their decisions were made. This can be an emotional exercise, so *do not eliminate all of the ten identified important people or things.* It is advisable to leave at least three remaining slips of paper. At the conclusion of the exercise, have students discuss how they made their decisions, how their personal goals and values were involved in their decisions, and how they felt about the decision-making process they used.

- Show *It Only Takes Once*, a video focusing on peer pressure and decision-making.

Objective 6

- To emphasize the importance of being on time, arrange for a "Pokey Run."

Preparation

1. Prepare or purchase chocolate chip cookies for the team that will prove to be the most time-efficient.
2. Prepare twenty-five note cards, five for every major cookie ingredient.

   EXAMPLES: Chocolate chips, flour, eggs, butter, sugar

3. Ask five teachers in the school to assist with this activity. Instruct them to give one card to each group *if* they reach his or her classroom within the designated time frame.
4. Prepare and hide clues for the groups to use in finding their ingredient cards.
5. Prepare a list of instructions for the students to follow. Include clues as to where ingredient cards can be found.
6. Personally make the "Pokey Run" to be certain the activity can be completed in the ten-minute time frame.

Activity

1. Divide the students into five groups as soon as it is time for class to begin.
2. Give each group a list of instructions on where to go to find clues that tell where ingredient cards are located.
3. Set a time limit of ten minutes.
4. Tell the groups to follow their instructions, obtain clues on where to find ingredient cards, and proceed in a timely manner to the various teachers' classrooms where they may get ingredient cards.
5. Reward with a chocolate chip cookie treat the first group to return to the classroom with all five ingredient cards within the allotted ten minutes.

Discussion

Following this activity, ask the class the following questions:

1. Why did some of the groups not make it within the ten minute time limit?
2. How important is to not waste time? Why?
3. Why is it important to be on time?
4. How could the groups have managed their time better?

- Invite student leaders who are involved in several activities to visit the class and talk about how they manage time for study, school activities, social life, and family.
- Ask students to complete the following statement: "There is never enough time to..." What kinds of things prevent people from spending time on what needs to be done? Why do some people get more done than other people in the same amount of time?
- Use Supplement 4 to lead a class discussion on time management tips.
- Have students complete a daily time plan using Activity Sheet 2.

APPLICATION

Objective 7

- Have students complete Assignment Sheet 1 to practice using the decision-making process.

Objective 8

- Students should complete Assignment Sheet 2 and respond to decision-making situations.

  NOTE: Teachers may localize this assignment by adding additional case studies that are applicable to current issues.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Decision Making*

- *Fitting In: A New Look at Peer Pressure*

- *I Can't Decide! What Should I Do?*

- *It Only Takes Once*

- *Self Esteem: Goal Setting*

NOTE: These films and videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may obtain information on ordering *Decision Making* from National A-V Center, General Service Administration, Section FF, Washington, D.C. 20409, or call 301-763-1896. *Fitting In: A New Look at Peer Pressure* is available from United Learning, 6633 West Howard Street, Niles, Illinois 60648, or call 800-323-9468. *I Can't Decide! What Should I Do?* is available from Father Flannagan's Boy's Town, UBLIC Service Division, Boys Town, Nebraska 68010, or call 402-498-1595. *It Only Takes Once* is available for purchase from Intermedia Inc., 1300 Dexter North, Seattle, Washington 98109, phone 800-553-8336. *Self-Esteem: Goal Setting* may be ordered from RMI Media Productions, Inc., 120 West 72 Street, Kansas City, Missouri 64114, or call 800-821-5480.

Publications

- Doye, Damona G. *Doing the Right Thing: Decision Making for Agricultural Families.* Agriculture Fact Sheet No. 213. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

NOTE: Agriculture Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Osborn, Marilyn M. *Power of One.* Reston, Virginia: Future Homemakers of America, Inc., 1986.

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- Berger, Kathleen Stassen. *The Developing Person Through the Life Span*, 2nd ed. New York: Worth Publishing, Inc., 1988.
- Dobry, Alberta M., et al. *Decisions for Independent Living.* Bismark, North Dakota: State Board for Vocational Education, 1989.
- Henderson, Gail H. *Dimensions of Life.* Cincinnati, Ohio: South-Western Publishing Company, 1985.
- *Indiana Consumer and Homemaking Education Curriculum Guide: Human Development.* Indianapolis, Indiana: Indiana Commission on Vocational and Technical Education, 1988.
- Kates, Donna. *Married and Family Life.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1984.
- *Management.* Lubbock, Texas: Texas Tech University, Home Economics Curriculum Center, 1987.
- Parnell, Frances Baynor. *Skills for Everyday Living.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Ryder, Verdene. *Contemporary Living.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.
- *Successful Study Habits.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1988.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 3	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 4	Language Arts 147	Comprehends	Information-written	Sequence
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 5	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 6	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 022	Applies/Uses	Study habits/ methods	Prior knowledge
	Language Arts 045	Collects/ Organizes	Information-oral/written	Personal experiences
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Mathematics 229	Solves problems	Generate conclusions	Deductive reasoning
OBJECTIVE 8	Language Arts 022	Applies/Uses	Study habits/ methods	Prior knowledge
	Language Arts 073	Composes/ Edits	Outlines	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	
	Mathematics 229	Solves problems	Generate conclusions	Deductive reasoning

SHORT-TERM GOAL CONTRACT

I, ____________________ hereby declare my intention to achieve the following short-term goal on or before __________ .

My short-term goal is to: ______________________________

____

____

____

____

____

____

____

____

To achieve my goal, I will complete the following steps:

1. ______________________________________

____

____

____

____

Target date: ______________________________

2. ______________________________________

____

____

____

____

Target date: ______________________________

3. ____

____

____

____

Target date: ______________________________________

Resource people to help me achieve my goal include the following:

____

____

____

I believe my short-term goal is achievable. I have control over the decisions I will make in order to achieve this goal. I want to put forth my best effort to achieve my stated goal.

Signed ________________________ Goal achieved (check one):

Witnessed by ____________________ ______ yes

Date ________________________ ______ no

INFORMATION SHEET

DECISION-MAKING AND GOALS

A II

OBJECTIVE 1

Match terms associated with decision-making and goals to their correct definitions.

- **Consequence**—Result or outcome of an action or process
- **Decision**—A choice, judgement, determination, or conclusion
- **Goal**—Something a person consciously intends to get, achieve, do, or accomplish
- **Indecision**—Inability to make up one's mind
- **Intuition**—Ability to perceive or know things without conscious reasoning
- **Peer pressure**—Persuasion to conform to the ways of classmates or agemates
- **Priority**—Task or activity considered worthy of receiving attention before another
- **Resources**—Materials or human elements available to help reach a goal or make a decision
- **Time management**—Planning use of time in a way that will bring the greatest satisfaction and personal rewards
- **Values**—Principles or beliefs

OBJECTIVE 2

Name factors which affect decision-making.

Just as there are many different kinds of decisions, there are also many factors which affect the decisions a person makes.

- **Common sense**—Reasoning process where options and consequences are considered and the solution with the best results and fewest complications is chosen
- **Context**—The particular situation in which the decision takes place
- **Decision-making process**—The use of a systematic procedure to make decisions

- **Habit**—Decisions that become automatic by following the same routine every day

- **Intuition**—Instincts or internal feelings that direct the decision

- **Lessons learned from past experience and/or guidance**—Application of knowledge gained from previous experiences

- **Maturity of the decision-maker**—Age, maturity, and experience of the decision-maker will affect the decisions made

- **Responsibilities in life**—Prior commitments and responsibilities will influence the decisions made

  EXAMPLE: Accepting the responsibility of a part-time job may allow more financial options for a student to purchase a much wanted item. But, due to time limitations, a part-time job may affect decisions to participate in extracurricular activities.

- **Values**—Personal principles and beliefs of what is right and wrong

OBJECTIVE 3

Discuss how personal goals affect decision-making.

A goal is something a person consciously intends to get, achieve, do, or accomplish in life. Goals give unique direction to each person's life and affect the decisions one makes.

NOTE: Goals are different from wishes. Goals are possibilities that a person can work toward reaching.

- **Goals tell a person where he or she wants to go in life**—When a person knows what his or her goals are, the decision-making choices are often clearer.

- **Goals need to give specific direction**—When specific goals are identified and realistically set, the result will be greater personal satisfaction.

  EXAMPLE: "Sally wants to be happy" is too vague. "Sally wants to learn to communicate better with her parents in order to be happier with their relationship" gives specific direction for Sally to try and improve her communication skills.

- **Goals may be short-range**—Goals that can be reached immediately or in an hour, a day, or a week will affect decisions made during that time period. Time, energy, and resources may be directed toward short-range goal achievement instead of being directed toward other activities.

  EXAMPLE: A student may decide to study an extra three hours the night before an exam in order to be well-prepared for the test on the following day.

- **Goals may be long-range**—Long-range goals may take months or even years to reach. But, knowing oneself, one's values, and what one wants to achieve in life will have an affect on the many decisions faced while working toward a long-range goal.

  EXAMPLE: A student may decide to take advanced math courses in high school in order to be qualified for more difficult math courses in college.

OBJECTIVE 4

List in order the steps in making decisions.

An effective decision-making process is a logical, organized way of making a decision. By considering all possible alternatives and personal goals, one increases the likelihood of making a personally satisfying decision.

1. **Define the decision to be made**—Determine exactly what problem needs to be solved and clearly state the decision to be made.
2. **Identify alternatives and information resources available**—Determine what information and alternatives are available to assist in making the best decision.
3. **Consider the advantages, disadvantages, and consequences of every option**—Assess risks, costs, and benefits of each option.
4. **Make the decision based on what is most important for personal goal achievement**—Once the decision is made, carry through with it. Make the decision be the right decision by accepting the responsibility for all possible outcomes of the decision.
5. **Evaluate the decision and the action outcome**—The evaluation process can assist in future goal achievement and decision-making.

OBJECTIVE 5 **Discuss how to resist peer influences when making decisions.**

The teen years bring new opportunities for independence and making decisions. It is easy to find oneself in situations where friends try to influence personal decisions. Peer pressure is one of the many reasons an individual needs to be able to make his or her own decisions based on identified goals and by using the decision-making process.

NOTE: Peer influences can be positive as well as negative.

- **Question the decisions of friends**—It is healthy to question the decisions of peers. By questioning the decisions of others, it becomes less difficult to make independent decisions.

- **Keep goals and future plans in mind**—Individuals should set unique life goals for themselves. Clarifying personal goals in one's mind *before* being faced by peer pressure will aid in resisting peer pressure to do things that will hinder the accomplishment of clearly defined goals.

- **Use common sense**—If participating in an activity "feels wrong," then it probably is wrong for personal satisfaction. Using good judgement can help resist peer influences.

- **Learn and use the decision-making process**—Using the decision-making process will assist in making the best personal decision for self-satisfaction, regardless of what others decide for themselves.

- **Say "No!"**—When peers encourage participation in something that does not fit in with personal goals or plans, simply say "No."

  EXAMPLE: Jack: "Marsha, would you like to go the movie tonight?"

  Marsha: "I would like to go with you, but I'm playing in the basketball game tonight. Could we make it next Friday?"

  -OR-

  Bob: "Greg, let's skip class next hour."

  Greg: "No, I want to go to class."

OBJECTIVE 6

Select from a list time management skills that assist in decision-making and goal achievement.

Indecision is a time waster that may be due to a lack of confidence or a lack of using a well-planned decision-making process. The value of time is determined by the way it is used. Time management skills that assist in decision-making and goal achievement include the following:

- Establishing goals
- Determining personal priorities
- Making a realistic time plan
- Establishing a decision-making plan and following the process
- Evaluating how time is used

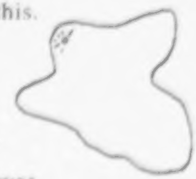
FACTORS AFFECTING DECISION-MAKING

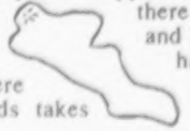
INTRODUCTION

By deciding not to make a decision, people let others make decisions for them. Letting others make decisions for one's life does not lead to the development of responsible decision-making skills.

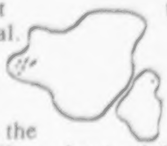
THE BLOB

Once there was a Blob who looked like this. It didn't do much except float in the water where It lived. It pretty much accepted life as it happened. It ate food, but only if it happened to float into Its mouth. Luckily there was lots of food floating around and Its mouth was big. The Blob didn't have many friends. Most of them were as blobby as It was. And having friends takes work, too much work for a Blob.

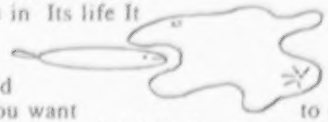


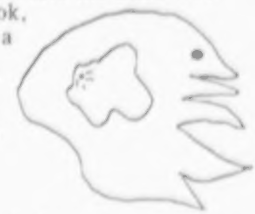


The Blob wasn't unhappy with Its life. But then, It wasn't happy either. Life was nothing special. Oh, it's true every once in a while, It would get a strange feeling and part of Itself would just drop off and become a Little Blob. But It really wasn't interested in it. So the Blob soon forgot about it until the next time It got that strange feeling. It didn't really understand the feeling and when it came right down to it, It didn't really care if It understood it or not.



One day, as It was floating, a fast-moving Whiz swam into It. The collision kind of bent the Blob out of shape so that for once in Its life It actually reacted to something. "Hey," It said slowly, "where do you think you're going?" The Whiz answered quickly, "I can't stop to talk, but if you want to come with me, I'd like to get to know you better." Well, this was very strange to the Blob. Why would anyone be in a hurry? Where could this Whiz be going? And why would it want to get to know someone else? But while the Blob was slowly thinking these things, the Whiz said, "Look, I've got to be going. Life is too short to just be a blob. There are things I want to do, creatures to meet, places to go, jobs to be done, and . . . " The Whiz swam away quickly, as it finished its sentence, " . . . dangers to avoid!" But the Blob didn't hear it. The Blob was now inside the stomach of a Creature Eater.





Moral: If you don't have goals for your life, you may end up being the object of someone else's goal.

Used with permission of North Dakota State Board of Vocational Education.

MAKE THE CHOICE

INTRODUCTION

A choice is only a decision when it is acted on. Sometimes the hardest thing to do is to act on something once a person has decided to do it. One way to deal with the problem of being nervous about the outcomes of decisions is to imagine the possible outcomes. When faced with making a choice, ask the following questions:

- **What is the worst that could happen?** Try to picture it happening.
- **How would it feel if this did happen?** Would it be simply awful or just unpleasant?
- **How likely is this worst possible outcome?** Is it almost certain to happen, or is there a very slight chance of the worst happening?
- **What is the best that could happen?** Again, try to imagine it, feel it, and estimate how likely it is to happen.
- **What is the most likely outcome of this decision?** It will probably be neither the best nor the worst outcome. Again, imagine it and feel it.
- **Does the risk of the worst outcome, the possibility of the best outcome, and the quality of the most likely outcome add up to make the decision worth acting on?** If the answer is "Yes" then act on it. If the answer is "No" it is best to reconsider the decision. Go back to the assessment of advantages, disadvantages, and consequences.

Adapted with permission of North Dakota State Board of Vocational Education.

DECISION-MAKING GUIDE

Step 1: Identify the problem.

Should I buy a car?

Step 2: List all the options or choices involved in your decision.

a. Not buy a car

b. Buy a used car

c. Buy a new car

Step 3: Consider the advantages, disadvantages and consequences of each choice. Gather additional information when needed. Additional needed information might include considering personal values, goals, and facts you need to know.

How often will I use it?

How will I meet payments?

What will insurance cost?

What will I have to give up to meet payments?

What will maintenance cost?

I value being independent.

Predict advantages, disadvantages, and consequences of each choice.

a.	Alternative	Not buy a car
	Advantages	Keep savings, no payments to meet, save hassle
	Disadvantages	Still dependent of parents/friends, could get stuck without a ride

b.	Alternative	Buy a used car
	Advantages	Less expensive than new car, independent
	Disadvantages	Could get a lemon, maybe more maintenance than new car
c.	Alternative	Buy a new car
	Advantages	Works great, looks great, friends impressed, independent
	Disadvantages	Expensive, worry about damaging it, use up savings

Step 4: Make your decisions. List your reasons for this choice.

Buy a used car—it is cheaper, lower insurance cost, and I can do some of the maintenance myself. Will be independent.

Step 5: Take responsibility for the choice.

Used with permission of *Life Planning Education*, Center for Population Options, Washington, D.C., 1985, 1989. Adapted by the Indiana Commission on Vocational and Technical Education, 1988.

TIME MANAGEMENT TIPS

1. Take time to plan.
2. Set achievable goals.
3. Learn to say NO.
4. Dovetail. Combine jobs whenever possible.
5. Set priorities. Do not expect to be everything to everybody.
6. Delegate or share responsibility.
7. Avoid procrastination.
8. Get organized.
9. Be decisive.
10. Set deadlines.
11. Use small amounts of time. Try to make waiting time useful.
12. Focus on one thing at a time. Stay with it until completion if possible.
13. Be flexible. Allow for the unexpected.
14. Be attuned to your biorhythms. When are you most energetic?
15. Schedule time for yourself. Don't overload yourself.
16. Do unpleasant things first and get them out of the way.
17. Make a list of things to do and cross items off the list as they are accomplished.
18. Periodically review your use of time.
19. Ask for support from others. Let friends know you are being "time-conscious."

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NAME ______________________________

UNSCRAMBLE THE TERMS ASSOCIATED WITH DECISION-MAKING AND GOALS

1. SRSPUREE	1. Persuasion to conform to the ways of classmates or agemates is called peer ____________________.
2. ALOG	2. A ______________ is something a person consciously intends to get, achieve, do, or accomplish.
3. TIINTINOU	3. ________________ is the ability to perceive or know things without conscious reasoning.
4. OSEQCNUCENE	4. The result or outcome of an action or process is the_____________.
5. TANMGEAENM	5. Time __________________ is planning use of time in a way that will bring the greatest satisfaction and personal rewards.
6. USSORECRE	6. Materials or human elements available to help reach a goal or make a decision are ______________.
7. YROPITIR	7. A ______________ is a task or activity considered worthy of receiving attention before another.
8. DEININSCOI	8. The inability to make up one's mind is ________________.

ACTIVITY SHEET 2 | **DECISION-MAKING AND GOALS** | **A II**

NAME ______________________

DAILY TIME PLAN

INTRODUCTION

Developing a daily time plan allows one to decide how the day will be spent. Planning out each day will help eliminate wasted time and indecision.

DIRECTIONS

Develop a daily time plan by listing the activities for each hour of the day.

EXAMPLE:

TIME	ACTIVITIES
6:30—7:30 a.m.	Get up; get ready for school; make bed
7:30—8:30 a.m.	Eat breakfast; ride bus to school
8:30—8:50 a.m.	Finish homework; visit with friends
8:50—9:50 a.m.	Home economics class
9:50—10:50 a.m.	American history class
10:50—11:50 a.m.	Basketball
11:50 a.m.-12:30 p.m.	Lunch
12:30—1:30 p.m.	Chemistry class
1:30—2:30 p.m.	Accounting class
2:30—3:30 p.m.	English class
3:30—5:00 p.m.	Work
5:00—6:00 p.m.	Cheerleader practice
6:00—7:30 p.m.	Eat dinner and visit with family
7:30—9:00 p.m.	Do homework
9:00-10:00 p.m.	Clean bedroom; get ready for bed; watch TV with family

DAILY TIME PLAN

NAME ______________________________

DATE ______________________________

TIME	ACTIVITIES

ASSIGNMENT SHEET 1

DECISION-MAKING AND GOALS

A II

NAME ______________________________ SCORE ________

OBJECTIVE 7

Practice using the decision-making process.

INTRODUCTION

The decision-making process can be of great assistance when making important decisions. This assignment sheet will provide an opportunity to practice making a decision based on a logical decision-making process.

DIRECTIONS

Think of a personal decision that will be made in the near future. Relate each step of the decision-making process to possible actions taken.

1. Define the decision to be made: ______________________________

   ____

2. Identify alternatives and information resources available:

   OPTION 1: ______________________________

   ____

   OPTION 2: ______________________________

   ____

   OPTION 3: ______________________________

   ____

3. Consider the advantages, disadvantages, and outcomes of each option:

   OPTION 1:

   - ADVANTAGES ______________________________
   - DISADVANTAGES ______________________________
   - OUTCOMES ______________________________

OPTION 2:

- ADVANTAGES ____________________________________
- DISADVANTAGES ________________________________
- OUTCOMES _____________________________________

OPTION 3:

- ADVANTAGES ____________________________________
- DISADVANTAGES ________________________________
- OUTCOMES _____________________________________

4. Make the decision and choose one option: ______________

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5. Evaluate the decision and the outcome: ______________

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ASSIGNMENT SHEET 2

DECISION-MAKING AND GOALS

A II

NAME ______________________________ SCORE ________

OBJECTIVE 8 **Respond to decision-making situations.**

INTRODUCTION Goals strongly influence the decisions people make. Individuals need to think about how some decisions will be made *before* being confronted with them. When one can weigh the probable outcome of a decision against personal goals and values, it is a sign of being on the way to mature, rewarding reasoning.

DIRECTIONS Using the decision-making process, respond to the following decision-making situations. Incorporate information from Objective 5 on how to resist peer influences when making decisions. Refer to Supplements 2 and 3 for assistance. Use the space provided to show how the decision-making process was used.

SITUATION 1 Mark is a high school junior this year. He has been offered a full-time position working for a local construction company. Mark would have to drop out of school if he accepted the position. He would earn $800 per month. What should Mark do?

SITUATION 2

Shelly and Jack have been dating for six months. Shelly feels like they are ready for a sexual relationship. Jack knows he wants to go to college and play college baseball; he also knows he is not ready to accept the responsibilities a sexual relationship requires. What should Jack do?

SITUATION 3

Robin, Brad, and Greg have all been best friends since grade school. They have always done everything as a "team." Today, Brad brought marijuana to school to share with Robin and Greg at noon. None of the boys have ever smoked marijuana before. What should Robin and Greg do?

SITUATION 4

Debbie and Jim are at a graduation party together. It is getting late and Jim has had too much to drink. Jim insists he is able to drive her home safely. What should Debbie do?

SITUATION 5

Jerry has applied for admittance at three universities. He has received letters of acceptance from his second and third university choices. He must respond to both universities by tomorrow and either accept or reject their invitations. Jerry has not heard from his first choice yet. What should Jerry decide?

ASSIGNMENT ANSWERS — DECISION-MAKING AND GOALS — A II

ASSIGNMENT SHEET 1

Answers will vary. Each student should show his or her work, which should reflect how the decision-making process was used. The score will be based on the student's ability to use each step of the decision-making process.

ASSIGNMENT SHEET 2

Student's answers will vary. The following are only examples of possible answers.

Situation 1

Decision to be made:

- Should Mark drop out of school to accept full-time employment?

Options	Advantages, disadvantages, outcomes
Stay in school and work part-time after school hours.	Get an education; work part-time for additional experience and extra income; better earning potential as a high-school graduate; less immediate income.
Stay in school and not work after school hours.	Get an education; do not develop additional work experience; have limited immediate income.
Quit school and work full-time.	Increase immediate income; lack high-school education; limit future earning ability without graduating from high school.

Choose one option:

- Stay in school and work part-time after school hours.

Evaluate decision:

- Mark will have more career and personal opportunities for success by completing his high-school education and gaining work experience at the same time.

Situation 2

Decision to be made:

- Should Jack agree to have a sexual relationship with Shelly?

Options	Advantages, disadvantages, outcomes
Keep goals and future plans in mind and not involve himself in a relationship that might stop him from achieving his desire to go to college and play baseball.	Jack can feel good about his mature approach to goal achievement; Shelly may break up with him.
Say "No" to getting involved in sexual relationship that Jack knows he is not ready for.	Jack can be certain that Shelly understands his desire to refrain from having a sexual relationship; Shelly may break up with him.
Break up with Shelly.	Jack will not have to feel pressure from Shelly anymore; Jack may feel lonely or sad if he really cared for Shelly and enjoyed her friendship.
Give in to Shelly's desire to have a sexual relationship.	Shelly might be happier in their relationship; Shelly could get pregnant; Jack and/or Shelly could get a venereal disease; Jack may feel disappointed in his approach to goal achievement.

Choose one option:

- Keep goals and future plans in mind and not get involved in a relationship that might stop Jack from achieving his desire to go to college.

Evaluate decision:

- Jack can feel proud that he did not give in to Shelly's pressure and made his personal decision based on goals he had set for himself.

Situation 3

Decision to be made:

- How should Robin and Greg handle the situation with Brad and the marijuana?

Options	Advantages, disadvantages, outcomes
Smoke the marijuana at noon.	Could satisfy a curiosity to try marijuana; could get caught and be expelled from school; could get sick; could be the beginning of a pattern of drug abuse.
Break off their friendship with Brad.	Would not be pressured by Brad to try drugs; could miss Brad's friendship; Brad may begin using marijuana regularly without the positive influences of Robin and Greg.
Not smoke the marijuana and encourage Brad to reconsider trying the marijuana.	None of the three would get in trouble for smoking the marijuana; Brad might realize that he really does not want the marijuana.

Choose one option:

- Not smoke the marijuana and encourage Brad to reconsider trying the marijuana.

Evaluation:

- Robin and Greg are using good common sense not to use the marijuana. They are also setting a good example for Brad to follow by saying "no" to drugs.

Situation 4

Decision to be made:

- Should Debbie let Jim drive?

Options	Advantages, disadvantages, outcomes
Debbie should force Jim to give her the car keys so she can drive them both home.	Jim might let Debbie drive them home; Jim might get very angry at Debbie and hurt her if she tried to force him.
Debbie could ask for assistance from others at the party to take Jim's car keys from him.	Jim might give his keys up to someone else; he might refuse and get very angry.
Debbie could call her parents to come get her and Jim at the party.	Debbie and Jim would both get home safely; Debbie's parents might get angry at her for being at party where others were drinking.
Debbie could get another ride home and let Jim drive home by himself.	Debbie would get home safely; Jim could have a wreck and hurt himself or someone else.
Debbie could let Jim drive her home and hope they did not have an accident.	No advantages; Debbie, Jim, and unsuspecting motorists would all be in danger on the roads.

Choose one option:

- Debbie should call her parents to come get her and Jim.

Evaluation:

- Debbie can feel certain she made a responsible effort to safely get herself and her friend home.

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Situation 5

Decision to be made:

- **Should Jerry accept an invitation to attend a university other than his first choice?**

Options	Advantages, disadvantages, outcomes
Jerry could accept one of the offers he has already received.	Jerry would definitely be accepted into one of his top university choices; he could be accepted by his first choice at a later date; he could be disappointed in not attending school at his first choice university.
Jerry could decline both offers and hope he gets accepted by his first choice university.	Jerry might not get accepted by his first choice after declining the other two universities.
Jerry could contact his first choice university to check on his status of acceptance.	Jerry may find out he is or is not going to be accepted by his first choice university; the university may not yet know if Jerry has been accepted.

Choose one option:

- Contact the first choice university to check on acceptance status.

Evaluate decision:

- Jerry will have more information to use as a basis for the immediate decision he faces. Depending on the information he can obtain, additional decisions will need to be made.

WRITTEN TEST

DECISION-MAKING AND GOALS

A II

NAME ______________________________ SCORE ______

OBJECTIVE 1

Match terms associated with decision-making and goals to their correct definitions. Write the correct letters in the blanks.

____ 1. Ability to perceive or know things without conscious reasoning

____ 2. Result or outcome of an action or process

____ 3. A choice, judgement, determination, or conclusion

____ 4. Inability to make up one's mind

____ 5. Something a person consciously intends to get, achieve, do, or accomplish

____ 6. Materials or human elements available to help reach a goal or make a decision

____ 7. Planning use of time in a way that will bring the greatest satisfaction and personal rewards

____ 8. Persuasion to conform to the ways of classmates or agemates

____ 9. Task or activity considered worthy of receiving attention before another

____ 10. Principles or beliefs

a. Consequence

b. Decision

c. Goal

d. Incentive

e. Indecision

f. Intuition

g. Peer pressure

h. Priority

i. Privilege

j. Procrastination

k. Resources

l. Time management

m. Values

n. Wishes

OBJECTIVE 2 Name seven factors which affect decision-making.

OBJECTIVE 3 Discuss how personal goals affect decision-making.

OBJECTIVE 4 List in order the steps in making decisions.

OBJECTIVE 5 **Discuss how to resist peer influences when making decisions.**

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OBJECTIVE 6 **Select from the following list time management skills that assist in decision-making and goal achievement.** Write an "X" in the blank before each correct answer.

____ 1. Procrastinating as long as possible

____ 2. Determining personal priorities

____ 3. Establishing a decision-making plan and following the process

____ 4. Setting more goals than are realistically possible to achieve

____ 5. Establishing goals

____ 6. Spending time on the easiest tasks first

____ 7. Asking others what their priorities are

____ 8. Evaluating how time is used

____ 9. Making a realistic time plan

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 7 **Practice using the decision-making process.** SCORE ______

OBJECTIVE 8 **Respond to decision-making situations.** SCORE ______

WRITTEN TEST ANSWERS

DECISION-MAKING AND GOALS

A II

OBJECTIVE 1

1. f
2. a
3. b
4. e
5. c
6. k
7. l
8. g
9. h
10. m

OBJECTIVE 2

Answers should include any seven of the following:

- Common sense
- Context
- Decision-making process
- Habit
- Intuition
- Lessons learned from past experience and/or guidance
- Maturity of the decision-maker
- Responsibilities in life
- Values

OBJECTIVE 3

Discussion should include the following:

- **Goals tell a person where he or she wants to go in life**—When a person knows what his or her goals are, the decision-making choices are often clearer.
- **Goals need to give specific direction**—When specific goals are identified and realistically set, the result will be greater personal satisfaction.
- **Goals may be short-range**—Goals that can be reached immediately or in an hour, a day, or a week will affect decisions made during that time period. Time, energy, and resources may be directed toward short-range goal achievement instead of being directed toward other activities.

- **Goals may be long-range**—Long-range goals may take months or even years to reach. But, knowing oneself, one's values, and what one wants to achieve in life will have an affect on the many decisions faced while working toward a long-range goal.

OBJECTIVE 4

Answers should include the following, in order:

1. Define the decision to be made.
2. Identify alternatives and information resources available.
3. Consider the advantages, disadvantages, and consequences of every option.
4. Make the decision based on what is most important for personal goal achievement.
5. Evaluate the decision and the action outcome.

OBJECTIVE 5

Discussion should include the following:

- **Question the decisions of friends**—It is healthy to question the decisions of peers. By questioning the decisions of others, it becomes less difficult to make independent decisions.

- **Keep goals and future plans in mind**—Individuals should set unique life goals for themselves. Clarifying personal goals in one's mind *before* being faced by peer pressure will aid in resisting peer pressure to do things that will hinder the accomplishment of clearly defined goals.

- **Use common sense**—If participating in an activity "feels wrong," then it probably is wrong for personal satisfaction. Using good judgement can help resist peer influences.

- **Learn and use the decision-making process**—Using the decision-making process will assist in making the best personal decision for self-satisfaction, regardless of what others decide for themselves.

- **Say "No!"**—When peers encourage participation in something that does not fit in with personal goals or plans, simply say "No."

OBJECTIVE 6

2, 3, 5, 8, 9

OBJECTIVE 7 Refer to answers to Assignment Sheet 1.

OBJECTIVE 8 Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

COMMUNICATION

A III

INTRODUCTION

The ability to effectively communicate is necessary for harmonious interpersonal relationships. Good interpersonal relationships can help build positive self-concepts and assist people to know themselves and others better. Part of communicating clearly is to make certain that verbal and nonverbal messages agree with the message the sender intends to convey. This unit will look at how to develop verbal and nonverbal communication skills.

UNIT OBJECTIVE

After completing this unit, the student should be able to apply effective communication skills. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with communication to their correct definitions.
2. Select from a list causes of communication problems.
3. Select ways to improve communication skills.
4. List ways to communicate positive feelings.
5. Name appropriate ways to communicate negative feelings.
6. Discuss the importance of being tactful when communicating with others.
7. List ways to listen more effectively.
8. Distinguish between positive and negative forms of nonverbal communication.
9. Describe how to properly communicate directions.
10. Respond to "You" messages using "I" messages. (Assignment Sheet 1)
11. Identify nonverbal signs of communication. (Assignment Sheet 2)
12. Construct sentences using communication skills in conversation. (Assignment Sheet 3)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to visit the class and discuss communication skills.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Invite a representative from a local Toastmaster's club to visit the class and introduce the unit by giving an overview of the importance of communication skills.

- Discuss the terms that will be used in this unit. Construct a crossword puzzle or word search to assist in the discussion.

Objective 2

- Ask students to identify barriers to good communication. Discuss how each barrier affects relationships.

- Show *The Art of Communication*, a video that demonstrates how communication is a two-way process that can be used effectively to eliminate communication problems.

Objective 3

- Hand out and discuss *Communicating with Family Members* for information on improving family communications.

- Divide the students into several small groups. In the groups have the students say the following sentences in a way that expresses each of the following emotions: excitement, irritation, anger, fear, indifference, amusement, and happiness.

  1. The teacher asked me to stay after school.
  2. Mark (or Mary) and I are going to the movie together.
  3. My sister got a car of her own yesterday.
  4. I start my new job on Monday.
  5. We're moving into our new home next weekend.

- Refer students to Assignment Sheet 1 for practice using "You" and "I" messages.

- Show *Communicating with Parents*, a video that allows young people to think critically about how they and their parents communicate with each other and how to recognize and improve communications with parents.

Objective 4

- Ask the class to discuss reasons why people might want to communicate a positive outlook. Ask for examples of when students have met someone with a positive expression of feelings. How did the positive person make *them* feel?

Objective 5

- Have students relate experiences at work or school where grievances were handled well or poorly. Be sure students give specific details about each situation, referring to the Information Sheet to give direction on the most appropriate way the situation could have been handled.

Objective 6

- Have students use Activity Sheet 1 to better understand how to be tactful. Instructors may vary this activity by having students role play responses to the different situations.

- Ask each student to be aware of tactful and untactful communication skills used in television programs the student normally watches. Ask students to share their observations with the class.

Objective 7

- Give a listening test using Activity Sheet 2. The following list includes the questions to ask students for Activity Sheet 2. Have students write their answers on the Activity Sheet 2 page included in this unit.

    1. Write *yes* no matter what letter your name begins with.
    2. Of the words *hammer* and *nail*, write the shorter.
    3. Write *no* even if you think cement is heavier than feathers.
    4. Write the numbers 2, 7, 9, 5, and 8 and circle the largest.
    5. If you circled 7, make a square; if not, make an "X."
    6. If 3 x 2 = 8, make a circle; if not, make two dots.
    7. Give the wrong answer to this question: "Does wood come from trees?"
    8. If Washington was not the first President of the United States, write the shorter of the words red and green; if he was, sign your name.

    Adapted with permission from the Oregon Department of Education.

- Discuss with the students that listeners are the message receivers in the communication process. The active listener may ask the speaker questions, restate the speaker's ideas, or provide feedback to the speaker. Feedback helps both the speaker and the listener know whether the message was communicated clearly.

    Activity: Headbands: Listeners and Receivers

    Preparation: Prepare one paper headband for each student. Each headband should be lettered with a felt-tipped marker and should identify particular roles or traits the wearer hypothetically possesses. In addition, it should be written on the headband how other students are to respond to the role.

    EXAMPLES: Comedian: Laugh at what I say.
    Expert: Ask my advice.

Process: Pair students into groups of four to five people, and ask them to arrange their chairs in a circle. The teacher should then randomly select headbands and place one on each student in such a way that the student cannot read his or her own headband but so the other group members can read it. The teacher provides the groups with a topic for discussion and instructs each student to interact with the other students in a way that is natural for him or her. Students should be cautioned not to role play, but to be themselves. Students should react to the other group members by following the instructions on their headbands. Emphasize that students are not to tell each other what their headbands say, but by using active listening skills, the receivers can try to learn as much as possible about their headband messages.

Conclusion: After about ten minutes, the teacher should end the activity and ask each student to guess what his or her headband might say. Students may then take off the headbands and read them. Bring the class back together as one group, and initiate a discussion about the activity. Possible questions include the following:

1. How did students feel to be consistently misinterpreted by the group? For example, did group members laugh when the "comedian" was trying to be serious?
2. By using listening skills and by being active listeners, were students able to accurately guess what their headbands said?
3. The headbands provided nonverbal information to the other group members. What confusion did students experience when the nonverbal messages on their headbands were inconsistent with their verbal responses?

- Hand out and discuss *Communicating with Friends, Neighbors, and Associates* for additional information on effective listening skills.

Objective 8

- Make a bulletin board titled "What Nonverbal Messages are These People Sending?" Place on the bulletin board pictures of people of various ages, races, and both sexes who are sending nonverbal messages. After the bulletin board has been up for a few days, ask students what messages they "received" from the pictures. Compare students' answers, and discuss why different students received different messages.

- Explain to students how total silence between two people can convey positive or negative messages. Quiet times between good friends can mean they are just enjoying each other's company. Silence between individuals who are angry with each other can indicate an unwillingness to discuss their problems.

- Explain to students that touch is also a form of nonverbal communication. People use touching in various aspects of communication. A handshake, a slap on the back, a hug, and a kiss are examples of touch communication. Ask students to think about how different it feels to brush shoulders with a friend as opposed to a hurried shopper at a sale table.

- Have the class brainstorm and make a list of the many types of nonverbal communication. Why is nonverbal communication often misinterpreted?

- Refer students to Assignment Sheet 2, and ask them to identify nonverbal signs of communication.

- Hand out and discuss *Communicating Family Values* for additional information on nonverbal communication.

Objective 9

- Use the following exercise to reinforce the power of facial and body language and the importance of the spoken word. This exercise will also emphasize to students the importance of clearly communicating directions. One student will describe to a second student a picture or task. The first student, the "describer," can use only the spoken word. The second student, the "doer," must either draw the described picture or perform the described task. Set up the demonstration by having the picture or task written on a transparency sheet. Allow the "describer" and class to face the projected transparency. The student "doer" must have his or her back turned to the projection. The student facing the projection will describe the picture or task, while the student turned away will attempt to draw the picture or perform the task.

  EXAMPLE: How to make a peanut butter and jelly sandwich

- Using Activity Sheet 3, instruct students to follow the directions. Ask the students if they felt like the directions were clearly communicated.

- Using Activity Sheet 4, instruct students to follow written directions.

- Instruct students to complete Assignment Sheet 3 to construct sentences using communication skills in conversation.

APPLICATION

Objective 10

- If not done earlier in the unit, instruct students to use Assignment Sheet 1 to respond to "You" messages using "I" messages.

Objective 11

- If not done earlier in the unit, have students complete Assignment Sheet 2 to identify nonverbal signs of communication.

  NOTE: For additional information on nonverbal communications, the instructor may want to refer to *Frogs into Princes: Neuro Linguistic Programming.*

Objective 12

- If not done earlier in the unit, students should complete Assignment Sheet 3 to construct sentences using communication skills in conversation.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Communicating with Parents*
- *The Art of Communication*

NOTE: These films are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may obtain information on ordering *Communicating with Parents* from Live Wire Video Publishers, 3315 Sacramento Street, San Francisco, California 94118, or by calling 415-564-9500. *The Art of Communication* can be ordered from United Learning, 6633 West Howard Street, Niles, Illinois 60648, or by calling 800-323-9468.

Publications

- Bandler, Richard and John Grinder. *Frogs into Princes: Neuro Linguistic Programming*. Moab, Utah: Real People, 1979.
- Wilson, Elaine. *Communicating Family Values*. Home Economics Fact Sheet No. T-2225. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Wilson, Elaine. *Communicating with Family Members.* Home Economics Fact Sheet No. T-2224. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Wilson, Elaine. *Communicating with Friends, Neighbors, and Associates.* Home Economics Fact Sheet No. T-2226. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

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- Dinkmeyer, Don, et al. *PREP for Effective Family Living.* Circle Pines, Minnesota: American Guidance Service, 1985.

  NOTE: *PREP for Effective Family Living* can be ordered in a teaching kit or by individual instructional items from American Guidance Service, Publisher's Building, Circle Pines, Minnesota 55014-1796, or by calling 800-328-2560.

- *Effective Communication.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1988.

- Henderson, Gail H. *Dimensions of Life.* Cincinnati, Ohio: South-Western Publishing Company, 1985.

- *Indiana Consumer and Homemaking Education Curriculum Guide: Human Development.* Indianapolis, Indiana: Indiana Commission on Vocational and Technical Education, 1988.

- *Individualized Cooperative Education.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

- Kates, Donna. *Married and Family Life.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1984.

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- Parnell, Frances Baynor. *Skills for Everyday Living*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.

- Riker, Audrey Palm and Holly E. Brisbane. *Married and Single Life*. Mission Hills, California: Glencoe Publishing Company, 1988.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 3	Language Arts 036	Attends	Nonverbal cues	
	Language Arts 142	Comprehends	Information-written	Mood
	Language Arts 183	Evaluates	Information-written	Clarity
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
OBJECTIVE 4	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 5	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 6	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 7	Language Arts 232	Identifies	Purpose/strategy	Listening
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 8	Language Arts 036	Attends	Nonverbal cues	
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Language Arts 073	Composes/ Edits	Outlines	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 10	Language Arts 037	Attends	Verbal cues	
	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Language Arts 142	Comprehends	Information-written	Mood
	Language Arts 278	Uses	Text resources	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 11	Language Arts 036	Attends	Nonverbal cues	
	Language Arts 278	Uses	Text resources	
OBJECTIVE 12	Language Arts 036	Attends	Nonverbal cues	
	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Language Arts 278	Uses	Text resources	

INFORMATION SHEET — COMMUNICATION — A III

OBJECTIVE 1

Match terms associated with communication to their correct definitions.

- **Assumption**—Statement or idea that is accepted or supposed true without proof
- **Cliché**—Trite expression or idea
- **Coded message**—Way of trying to communicate without saying what is really meant
- **Colloquialism**—Local or regional informal speech
- **Communication—**Exchange of thoughts, feelings, and information by verbal and nonverbal messages
- **Feedback**—Evaluation returned by the receiver to the sender of the message
- **Jargon**—Word usage characterized by long words or terms understood only by a particular group
- **Nonverbal communication**—Using forms of communication other than words
- **Prejudice**—Irrational opinion directed against something or someone
- **Tactful**—The ability to do or say the kindest or most appropriate thing

OBJECTIVE 2

Select from a list causes of communication problems.

Before one can improve communication skills, he or she must first recognize why or how communication problems exist. Common causes of communication problems include:

- **Childhood teachings**—Some people are taught from childhood not to express certain feelings and impulses.

  EXAMPLES: Crying, getting angry, showing affection

- **Failure to clarify comments**—Failure to clarify comments often leads to misunderstandings. Asking questions may clarify the meaning of a comment.

- **Failure to listen**—Failure to listen causes a breakdown in communication. The listener may fail to hear the real message or what the speaker is really saying if he or she is preoccupied with preparing a reply.

- **Failure to see a person as an individual**—Value judgments, labels, stereotypes, and prejudices can prevent one from seeing another person as he or she really is.

  EXAMPLES: "All (Irish, Italian, Jewish, Indian, Catholic) students behave in certain ways." "Females are poor math students."

- **False assumptions**—Coded messages force listeners to make assumptions as they "decode" the messages. Acting on a false assumption or judging others can cause misunderstandings or can prevent one person from getting to know another person.

  EXAMPLE: "She would not want to go out with me even if I did ask."

- **Interruptions**—Interruptions give the speaker the impression that the listener is in a hurry or that what the speaker is saying is not important.

- **Lack of self-confidence**—Fear of rejection or ridicule prevents some people from communicating with others.

- **Unawareness of how one is perceived by others**—Some people have no idea what their body language or tone of voice is communicating to others. In order to be clearly understood, body language and verbal communication should be consistent.

- **Use of clichés, automatic responses, colloquialisms, or jargon**—Using terms that have little meaning or do not give a clear explanation can lead to poor communications.

  EXAMPLES: "Everything will be OK." "I'm fine. How are you?" "That is so easy to understand, you know?"

OBJECTIVE 3 **Select ways to improve communication skills.**

- **Ask questions wisely**—Questions that require more than just a "yes" or "no" answer can be used to see if the listener understands what is being said. Questions can also be used to establish a common interest between individuals and show a sincere interest in the other person.

EXAMPLE: "Mary, I understand that you are very good at working with young children. What hints can you offer me to improve my relationship with my three-year-old brother?"

- **Avoid critical and sarcastic remarks**—Destructive messages cause people to feel judged, guilty, and sometimes unworthy. Offer constructive suggestions that make people feel good about themselves and support their feelings of worth.

- **Avoid using words that may have multiple meanings**—Keep the listener in mind, using terms he or she will understand and terms that give a clear explanation.

  EXAMPLE: "How cool!" may mean a lukewarm temperature to one person and may mean an excellent or first-rate situation to another person.

- **Choose an appropriate time for communicating**—Interruptions can seriously damage the outcome of discussions. Always try to select a time when the other person will be most receptive to visit. Do not initiate deep conversation when the other person appears emotional, tired, or has recently received stressful news.

- **Maintain a pleasant tone of voice**—People enjoy listening and talking to others who are positive, pleasant, and easy to converse with.

- **Observe nonverbal cues**—Approximately 65 percent of communication is nonverbal. Watch the listener for cues, and be aware of personal body language.

- **Provide feedback**—Let the speaker know he or she was heard by responding to comments with input and feedback.

- **Use "I" messages rather than "you" messages**—"I" messages make the communicator responsible for the feeling being stated and convey an opinion without making a judgment on others. "You" messages are often used to criticize or blame others.

OBJECTIVE 4

List ways to communicate positive feelings.

Each person is responsible for his or her own happiness. If a person wants to develop a mental attitude that will bring about happiness, he or she must think and act cheerfully and he or she will *feel* happier. Ways to communicate positive feelings to others include the following:

- Be the first one to make eye contact and say "hello" when greeting others.
- Defend others when they are the target of harmful gossip.
- Offer compliments when they are deserved.
- Say positive things about oneself and others.
- Show concern for others by asking about things that are important to them.
- Smile, look happy, and act cheerful.
- Walk, stand, and sit with good posture, exhibiting a positive self-image.

OBJECTIVE 5

Name appropriate ways to communicate negative feelings.

Every person occasionally has negative feelings. When these feelings are held inside and are not expressed, they can become stronger and lead to frustrations and deeper anger. Therefore, it is important to know how to appropriately express negative feelings in a constructive manner.

- Confront the issue or behavior.
- Discuss the problem without making unkind comments or accusations.
- Discuss the upsetting feelings with the person whose behavior is the problem.
- Do not bring up other issues or already-settled issues.
- Keep simple issues simple.
- Recognize and accept the responsibility for personal faults.
- Try to end the discussion by saying something positive about the person or the situation.

OBJECTIVE 6

Discuss the importance of being tactful when communicating with others.

Tactfulness is an expression of good manners and thoughtful consideration of others. The following information is presented to assist in developing skills of tactfulness when communicating with others.

- **Do not tease**—While teasing is usually meant as a compliment, experts warn against teasing. Teasing and joking can be cruel and may create problems in personal relationships. Hurtful things are sometimes said in a joking manner.

- **Do not challenge others about their personal beliefs or heritage**—Avoid being an antagonist. Allow each person the right to his or her own opinion and heritage.

- **Do not say negative things about others**—Remember the old saying "If you don't have something nice to say, then don't say anything." Tactful communicators avoid speaking poorly of others.

OBJECTIVE 7

List ways to listen more effectively.

One of the biggest problems with the spoken language is that humans listen faster than people talk. Most people talk at about 125 words per minute but are able to listen at a rate of about 400 words per minute, which means that people are able to think ahead of the person who is speaking to them! In addition, most people remember only 20 percent of what they hear. Therefore, it is understandable why people must work at being good listeners.

- **Be empathetic**—Try to understand the speaker's point of view.

- **Concentrate**—Listen for relevant and irrelevant information, paying close attention to the message the speaker is trying to get across.

- **Develop interest**—Focus on some aspect of the topic that relates to personal interests.

- **Have an open mind**—Emotions often affect how a speaker is interpreted. Listeners should try to control emotions, overcome prejudices and biases, and not let the speaker's status affect a willingness to listen.

- **Listen for what the speaker is and is *not* saying**— The speaker's body language or the speaker's manner and tone of voice may conflict with what he or she is saying. Conversely, "loaded language" may be aimed at provoking emotional reactions.

- **Prepare to listen** —Physically eliminate distractions like background noise and possible interruptions. Mentally be prepared to listen by learning about the discussion topic beforehand.

- **Remember and use names**—Repeating a person's name aloud often helps one remember the name. Recalling names of people is very important in many jobs, especially those which require frequent contact with the public.

- **Rephrase key statements and reflect what was heard for clarification**—"Active" or "reflective" listening is used to rephrase what was said to let the speaker know his or her message was heard and understood.

  EXAMPLE: Speaker: "I am so happy to have all of my homework finished before the Christmas break."

  Listener: "You feel good about completing all of your homework before the holiday, don't you?"

OBJECTIVE 8

Distinguish between positive and negative forms of nonverbal communication.

Nonverbal communication, or "body language," is a message that is sent by body movements and expressions. Approximately 65 percent of a communicated message is transferred by nonverbal means. To fully understand a communicated message requires paying as much attention to the person speaking as to the words being spoken. Voice tones, facial gestures, and body language communicate more than the words do.

NOTE: Nonverbal signs of communication may vary in different cultures. People raised in different cultures react to situations differently. The following positive and negative forms of communication are general statements and will not be the same for all people.

Positive forms of communication

- Open palms, hands away from body, palms up, arms swinging freely
- Head held high, shoulders upright
- Relaxed, alert manner of sitting or standing
- Smiling, pleasant expression
- Frequent eye contact

Negative forms of communication

- Clenched fist, closed body, crossed arms
- Drooping head and shoulders
- Frowning mouth, raised eyebrows, clenched teeth
- Fingernail biting, pulling at hair, fidgeting with clothing

  NOTE: Fingernail biting and pulling at hair are perceived as signs of nervousness or fear.

- Avoiding eye contact

OBJECTIVE 9 **Describe how to properly communicate directions.**

To avoid misunderstandings and resistance when giving directions, it is important to always explain the reason that something is to be done.

When giving verbal directions

- Be certain the person understands
  - Why it is to be done
  - What is to be done
  - Where it is to be done
  - When it is to be done
- State the directions clearly and simply

When giving written directions

- Write at a level the reader will understand
- Write directions that are
  - Complete
  - Concise
  - Clear
  - Correct
  - Courteous

ACTIVITY SHEET 1 | **COMMUNICATION** | **A III**

NAME ______________________________

HOW TACTFUL ARE YOU?

Some individuals get straight A's in minding their p's and q's. They are naturally able to smooth ruffled feathers and ease out of sticky situations. But some get an F in finesse. When they stand up for themselves, they usually step on other people's toes. Tackle this quiz to learn how tactful—or tactless—you are.

1. Herman will not take no for an answer. "Want to go to the movies next Wednesday?" he asks for the tenth time. You do not—even though you are free that night—so you answer,
   a. "You never give up, do you?"
   b. "I can't. I have to baby-sit."
   c. "No thanks. You're a great guy, Herman, but I like you more as a friend than as a boyfriend. Thanks for asking me, though."
2. At the diving meet, your sister's back flip turns into a belly flop. Afterward you tell her,
   a. "Next week you'll do better. You just got a little nervous."
   b. "You landed like an elephant. It was hilarious."
   c. "You sure know how to make a splash. At least it gave the judges some comic relief."
3. You have not seen your chubby cousin since Christmas, and now you hardly recognize him, he is so slim. You say,
   a. "What happened to you? You look tons better."
   b. "You look fabulous!"
   c. "So what's new?"

4. Aunt Zenobia has you cornered at the family barbecue, and she is talking your ear off. You

   a. Try to catch your brother's eye and hope he rescues you.

   b. Say, "It was nice talking with you, but I better go say hello to my friend Liz. She doesn't know anybody here."

   c. Say, "I'm going to get some lemonade," and then do not come back.

5. At the school cafeteria, the new girl-next-door comes up to your table. Suddenly, you draw a blank and cannot remember her name. What do you say?

   a. Nothing. You pretend you do not see her.

   b. "What's your name again?"

   c. "Hi, have a seat. Why don't we all introduce ourselves?"

6. The pool party invitation says R.S.V.P. You

   a. Do not.

   b. Do.

   c. Call first to see who else is coming.

7. Your best friend's new hair style—teased about a mile high—makes her look like the bride of Frankenstein. "Do you like it?" she asks, beaming. You reply,

   a. "It's wild. Where'd you have it done?"

   b. "Please tell me that's a wig."

   c. "I hate to say this, but it's the worst. It really looks hideous."

8. Your sisters are arguing about who is the foxiest soap star. Jen says Jack Wagner; Amy says Peter Reckell. "What do you think?" they ask. You think Jon Hensley—and say

   a. "You're both way off base."

   b. "Grading looks? That's what kids do. How stupid."

   c. "No way I'm getting involved in this one. It's all a matter of opinion. Let's see what fox is on TV now!"

9. You and a friend applied for jobs at the same place. He calls to say he got hired—but you just heard you did not. You

a. Say, "Congratulations! We'll have to celebrate." Your news—sigh—can keep for a while.

b. Hang up on him and burst into tears or kick the door.

c. Say, "Oh yeah? Well, they turned me down."

10. It is your first date with Matt. You ordered your burger cooked medium, but it is so rare you are afraid it will moo. You

a. Hail the waiter and ask to have it cooked a little more.

b. Pick at it and say, "Guess I'm not that hungry after all."

c. Tell the waiter, "Take this away. It's so gross it's making me sick." Insist to Matt that you go somewhere else.

POINTS

Score one point for each "best" answer you chose:

1. c. Since Herman won't take a hint, spell things out gently. A put-down (a) is too cruel; a lame excuse (b) is just asking for another invitation.

2. a. Your sister needs encouragement, not reminders that her flip was a flop (b and c).

3. b. Don't ignore your cousin's new look (c)—and he deserves a compliment that isn't backhanded (a).

4. b. Answer (a) is too wimpy, (c) downright mean.

5. c. If your neighbor feels welcome, nobody will notice your gaffe. Do not ignore her (a) or put her on the spot (b).

6. b. No fair making your hostess wonder whether you'll show at all (a) or whether you will show depending on how popular her other guests are (c).

7. a. Honesty may be a virtue, but sarcasm (b) and brutal truth (c) are usually best kept under wraps—like your friend's hair.

8. c. Silly arguments can get out of hand, so change the subject. Answer (a) is asking for trouble, (b) sounds like you have an attitude problem.

9. a. Be generous. Try to postpone your news at least until he has enjoyed his.

10. a. Answer (b) is too feeble, (c) overreacting.

SCORING

7-10: When it comes to tact, you're right on track—full of good sense and good grace. "Manners are the happy ways of doing things," said Ralph Waldo Emerson. Since yours are impeccable, others are happy. You are confident enough to assert yourself but sensitive enough to do so without offending.

4-6: You are tactful—well, most of the time. For the other occasions, take a lesson from Dr. Nancy Mayfield, a psychologist from Aurora, Colorado: "Let's say you don't like your girlfriend's blouse, for example. Don't tell her you *like* it. But don't say it looks awful, either. Instead, say something like, 'The style is nice, but I've always thought you looked best in red.' Then you're considering how you would feel if someone said the same thing to you. That's being tactful."

0-3: It's tacky to be tactless. Carla of *Cheers* should not be your courtesy role model. We know you do not want to be so meek and mousy that others take advantage of you, but there are better ways to express yourself. Why not look over the points section and make a pact to act with tact?

Used with permission from Carol Weston, author of *Girltalk* and *Girltalk about Guys*, (Harper and Row).

NAME ______________________________

LISTENING TEST

INTRODUCTION

Listening is a critical part of effective communication. In order to be certain a person understands what the speaker is trying to say, it is important to listen and think about the point the speaker is trying to make. Listening skills are also important in the workplace. Employees who do not listen effectively may misunderstand what their supervisor wants them to do, costing their employer extra time and money to repeat instructions.

DIRECTIONS

Take the following listening test to evaluate listening techniques and the ability to follow directions. For each question one through eight, listen for directions from the instructor. Each question will only be read once. Write the answers in the blank beside each question. Some questions are nonsense, but are a good test of listening ability.

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________
6. ______________________________
7. ______________________________
8. ______________________________

Adapted with permission from the Oregon Department of Education.

ACTIVITY SHEET 3 **COMMUNICATION** **A III**

NAME ______________________________

FOLLOWING DIRECTIONS

DIRECTIONS

Read and follow the directions one step at a time.

1. Write down the words HOME ECONOMICS.

____

2. Take out all C's. ______________________________
3. Exchange all I's for A's. __________________________
4. Move the last letter to the beginning and delete the first M.

____

5. Delete all E's. ______________________________
6. Take out the first and third consonants. ________________
7. Add an L after every second vowel. __________________
8. Replace the second O with K. ____________________
9. Change the last L to an A, and move it to follow the first L.

____

10. Take the first letter and put it after the second vowel.

____

ACTIVITY SHEET 4 | **COMMUNICATION** | **A III**

NAME ______________________________

FOLLOWING WRITTEN DIRECTIONS

INTRODUCTION

Properly following instructions can save frustration, time, and money. The following exercise is designed to help you discover how well you follow written directions.

DIRECTIONS

Five minutes of class time will be allowed to complete the following assignment. Do not start until the instructor says begin. Follow the directions below exactly as they are written. Write answers on a sheet of notebook paper.

1. Read all directions before doing anything.
2. On a sheet of notebook paper, write your name in the upper right corner.
3. Number from 1 to 10, leaving three blank lines between each number.
4. Draw five small triangles beside the number 1 on your paper.
5. Put an "X" in each triangle beside number 1.
6. Put a circle around the number 2 on your paper.
7. Count the number of pages in Chapter 3 of any book you have with you now, and write the total beside number 3 on your paper.
8. Multiply your answer by your age at your next birthday.
9. Beside number 9, write the name of one U.S. President.
10. Beside number 4, write today's date.
11. Beside number 5, write the city and state in which you were born.
12. Count the number of persons in the room, and write the answer beside number 6.
13. Beside number 7, write "I have reached number 13, and I am following directions carefully."

14. **Now that you have completed the reading, omit all directions except the first two.**

Used with permission from the Instructional Materials Lab of the University of Missouri at Columbia.

ACTIVITY ANSWERS

COMMUNICATION

A III

ACTIVITY SHEET 1

Answers will vary with each student. A key for self-evaluation is included on the activity sheet.

ACTIVITY SHEET 2

1. Yes
2. Nail
3. No
4. 2, 7, ⑨, 5, 8
5. X
6. . .
7. No
8. Person's name

ACTIVITY SHEET 3

1. HOME ECONOMICS
2. HOMEEONOMIS
3. HOMEEONOMAS
4. SHOEEONOMA
5. SHOONOMA
6. HOOOMA
7. HOOLOMAL
8. HOKLOMAL
9. HOKLAOMA
10. OKLAHOMA

ACTIVITY SHEET 4

The only thing on the page should be the student's name in the upper right corner.

ASSIGNMENT SHEET 1 | **COMMUNICATION** | **A III**

NAME ______________________ SCORE ________

OBJECTIVE 10 **Respond to "You" messages using "I" messages.**

INTRODUCTION One of the most destructive kinds of communication results in blaming and accusing other people. These messages are known as "You" messages. When "I" messages are used instead of "You" messages, the person doing the talking takes responsibility for what is being said. "I" messages are usually constructive communication messages. "I" messages tell how a situation makes *you* feel. "I" messages are statements of fact about how other people's actions seem to *you*.

DIRECTIONS Respond to the following situations by writing *your* response using "I" messages. Remember to include active listening skills in each response.

EXAMPLE: "You" message: "You make me so angry when you do not do your homework. You will be grounded next semester if you do not get busy and finish your assignments this semester."

"I" response: "I understand that you get concerned when I do not spend enough time on my homework to complete it. I know that sometimes you even feel angry because you feel that I am capable of completing the homework assignments. I will try to finish my assignments this semester so you won't feel a need to enforce grounding rules next semester."

1. A classmate stops you in the hall and says, "You always make the highest grade in biology class. Why don't you give the rest of us a break!"

2. The captain of the basketball team invites you to join her and some other friends to go drink beer and celebrate tonight's basketball victory. In front of several friends she asks, "You do drink beer, don't you?"

____

____

____

3. Your father says, "Tonight is the last night this week you are allowed to go out. You have already been out two school nights this week."

____

____

____

4. Your employer asks, "Will you please help the new cashier tonight? He is still learning the job and could use your help."

____

____

____

5. Your teacher says, "Your grade is going to be much lower than you expected because you missed taking the last test. As you know, yesterday was the last day for the make-up exam."

____

____

____

6. Your best friend says, "You really hurt my feelings last night when you didn't show up to work on our group project. Sometimes you take advantage of our friendship."

____

____

____

ASSIGNMENT SHEET 2

COMMUNICATION

A III

NAME ______________________________ SCORE _______

OBJECTIVE 11

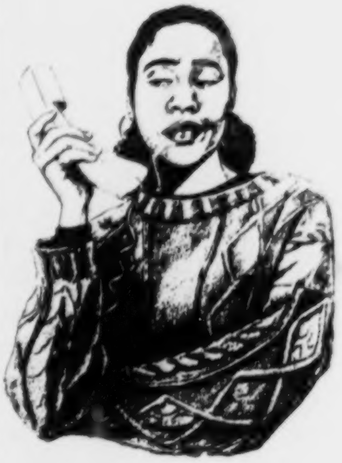
Identify nonverbal signs of communication.

INTRODUCTION

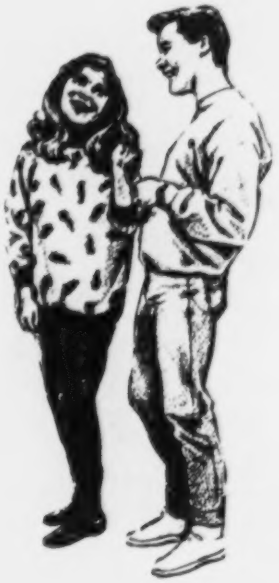
Nonverbal communication, or "body language," is often overlooked as an important means of communication. Often, a person's body language is a more accurate indication of his or her true feelings (and may contradict what is being said). While nonverbal communication should not be relied upon as a sole indicator of someone's feelings, it is important to be able to detect nonverbal signs of positive and negative behavior.

DIRECTIONS

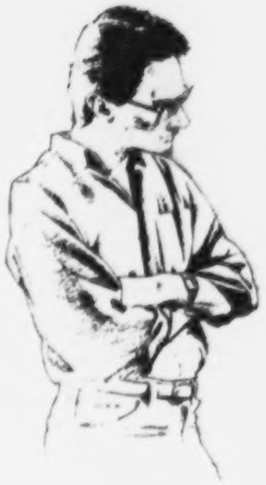
Study the following illustrations. Write a "P" in the corresponding blanks for nonverbal signs of positive behavior and an "N" in the blanks for nonverbal signs of negative behavior.



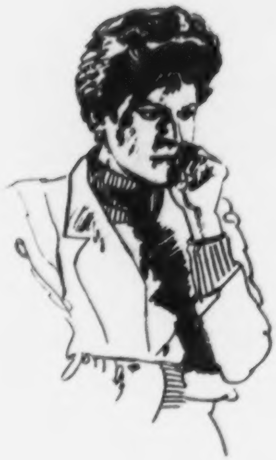
1. _______________



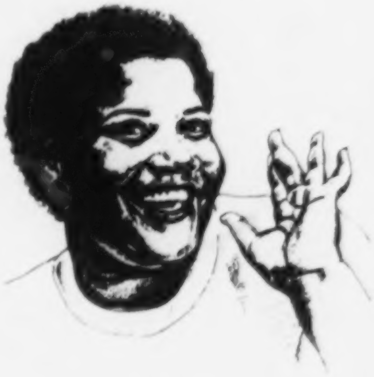
2. _______________



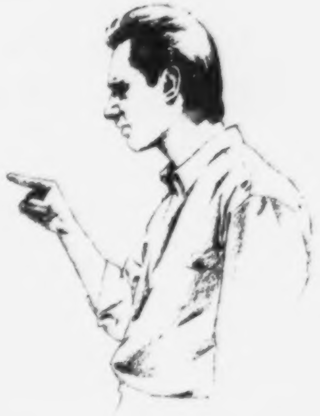
3. ____________



4. ____________



5. ____________



6. ____________

ASSIGNMENT SHEET 3

COMMUNICATION

A III

NAME ______________________________ SCORE ________

OBJECTIVE 12

Construct sentences using communication skills in conversation.

INTRODUCTION

Many times people find themselves in uncomfortable situations where they are not sure how to start a conversation. Practicing conversation skills can make conversations come with more ease and comfort.

DIRECTIONS

For each of the following situations, describe a way to begin a conversation using communication skills.

1. Waiting to board the school bus, you notice the student standing beside you is carrying a book that you have just finished reading.

   ____
   ____
   ____
   ____
   ____
   ____

2. You are standing in the cafeteria line, and you are almost certain that the person in front of you is in your computer class.

   ____
   ____
   ____
   ____
   ____
   ____

3. You notice a new student in biology class today. The class is breaking into groups to work on an assignment, and the new student is wondering which group she should join.

____
____
____
____
____
____

4. A student whom you do not know very well just pulled into the parking lot driving your "dream" car or truck.

____
____
____
____
____
____

5. Waiting in line for a movie ticket, you notice your friend's parents. They smile at you, but do not seem to be able to call you by name.

____
____
____
____
____
____

ASSIGNMENT SHEET 1

Students' answers will vary. The following are examples of possible answers the students may give.

1. "I try to do the best in all my classes. I study hard and work to be prepared for class assignments. I do not try to 'outdo' the rest of the class; I just try to do well."
2. "I would like to celebrate the victory, but I do not drink beer or other alcohol. I would like to celebrate with a pizza and soft drink, though. Please join me!"
3. "I understand that I will need to plan on staying home the rest of this week. I have been out more school nights this week than normal."
4. "I will be glad to help the new cashier. I remember how confusing the job seemed when I was a new employee."
5. "I should have tried harder to take the make-up exam. I will expect a lower grade this time, but I will try harder on the next exam."
6. "I am sorry if it felt like I was taking advantage of our friendship. I will try to be a more reliable group member."

ASSIGNMENT SHEET 2

1. N
2. P
3. N
4. N
5. P
6. N

ASSIGNMENT SHEET 3

Students' answers will vary. The following are possible answers.

1. "I noticed you are carrying the book that I just finished reading for my English III class. Are you reading it for English III or just for pleasure?"
2. "Excuse me, I believe we are in the same third-hour computer class. We have not met, but my name is John Doe."

3. "Would you like to join our group? We always appreciate hearing another person's ideas."

4. "Hi! I'm Sam. I've always admired classic cars. Where did you find a classic in such good shape?"

5. "Hello, Mr. and Mrs. Roberts. I am Barbie Thomas. Your son and I were in the Junior play together last year."

WRITTEN TEST

COMMUNICATION

A III

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with communication to their correct definitions. Write the correct letters in the blanks.

____ 1. Irrational opinion directed against something or someone

____ 2. Statement or idea that is accepted or supposed true without proof

____ 3. Trite expression or idea

____ 4. The ability to do or say the kindest or most appropriate thing

____ 5. Using forms of communication other than words

____ 6. Exchange of thoughts, feelings, and information by verbal and nonverbal messages

____ 7. Evaluation returned by the receiver to the sender of the message

____ 8. Local or regional informal speech

____ 9. Word usage characterized by long words or terms understood only by a particular group

____ 10. Way of trying to communicate without saying what is really meant

a. Assumption
b. Cliché
c. Coded message
d. Colloquialism
e. Communication
f. Conversation
g. Empathy
h. Feedback
i. Gossip
j. Jargon
k. Language
l. Listening
m. Message
n. Nonverbal communication
o. Observable
p. Prejudice
q. Tactful
r. Values
s. Verbal

OBJECTIVE 2

Select from the following list causes of communication problems. Write an "X" in the blank before each correct answer.

____ 1. Lack of self-confidence

____ 2. Active listening

____ 3. Interruptions

____ 4. Failure to listen

____ 5. Confidence

____ 6. Interest in the subject

____ 7. Childhood teachings

____ 8. Lack of teasing

____ 9. Precise directions

___ 10. Failure to clarify comments

___ 11. Unawareness of how one is perceived by others

___ 12. False assumptions

___ 13. Use of clichés, automatic responses, colloquialisms, or jargon

___ 14. Asking logical questions

___ 15. Failure to see a person as an individual

OBJECTIVE 3

Select ways to improve communication skills. Using the list below, write the correct letter in the blank before each statement.

a. Ask questions wisely.
b. Avoid critical and sarcastic remarks.
c. Avoid using words that may have multiple meanings.
d. Choose an appropriate time for communicating.
e. Maintain a pleasant tone of voice.
f. Observe nonverbal cues.
g. Provide feedback.
h. Use "I" messages rather than "you" messages.

____ 1. When Joey saw Brian in the hall this morning, his first comment to him was, "You look like a nerd in that sweater!" How could Joey improve his communication skills?

____ 2. Dee and her mother were having a discussion about buying a new dress for the prom when Dee shrieked, "Forget a new dress, I'll wear my jeans!" How could Dee improve her communication skills?

____ 3. Stanley was showing the international exchange student around campus when he said, "I'll take you to a really cool place for lunch!" How could Stanley communicate more clearly?

____ 4. During an interview with her potential boss, the first question Alison asked was, "How much time off will I get?" How could Alison improve her communication techniques?

____ 5. Kent was so excited about getting letters of acceptance from two colleges in one day; the minute his mother walked into the house after work he immediately wanted her undivided attention to discuss the possibilities. How could Kent improve his communication technique?

____ 6. Marie told Todd, "You make me mad when you are late to pick me up for our dates." How could Marie better communicate with Todd?

____ 7. Greg was discussing his career plans with Becky when she said, "I'm looking forward to the drama presentation tonight. It should be really good!" How could Becky improve her communication skills?

____ 8. Although Barbara did not want to drive her little brother to the movies, she crossed her arms, gritted her teeth, and said she would take him. How could Barbara improve her method of communication?

OBJECTIVE 4 **List ways to communicate positive feelings.**

OBJECTIVE 5 **Name appropriate ways to communicate negative feelings.**

OBJECTIVE 6 **Discuss the importance of being tactful when communicating with others.**

OBJECTIVE 7 List six ways to listen more effectively.

OBJECTIVE 8	**Distinguish between positive and negative forms of nonverbal communication. Write a "P" in the blank if the statement reflects a positive form of communication. Write an "N" in the blank if the statement reflects a negative form of communication.**

____ 1. Avoiding eye contact

____ 2. Clenched fist, closed body, crossed arms

____ 3. Drooping head and shoulders

____ 4. Frequent eye contact

____ 5. Frowning mouth, raised eyebrows, clenched teeth

____ 6. Head held high, shoulders upright

____ 7. Fingernail biting, pulling at hair, fidgeting with clothing

____ 8. Open palms, hands away from body, palms up, arms swinging freely

____ 9. Relaxed, alert manner of sitting or standing

___ 10. Smiling, pleasant expression

OBJECTIVE 9	**Describe how to properly communicate directions.**

When giving verbal directions ____________________________

____

____

____

____

____

When giving written directions ____________________________

____

____

____

____

____

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 10 Respond to "You" messages using "I" messages. SCORE ______

OBJECTIVE 11 Identify nonverbal signs of communication. SCORE ______

OBJECTIVE 12 Construct sentences using communication skills in conversation. SCORE ______

WRITTEN TEST ANSWERS

COMMUNICATION

A III

OBJECTIVE 1

1. p
2. a
3. b
4. q
5. n
6. e
7. h
8. d
9. j
10. c

OBJECTIVE 2

1, 3, 4, 7, 10, 11, 12, 13, 15

OBJECTIVE 3

1. b
2. e
3. c
4. a
5. d
6. h
7. g
8. f

OBJECTIVE 4

Answer should include the following:

- Be the first one to make eye contact and say "hello" when greeting others.
- Defend others when they are the target of harmful gossip.
- Offer compliments when they are deserved.
- Say positive things about oneself and others.
- Show concern for others by asking about things that are important to them.
- Smile, look happy, and act cheerful.
- Walk, stand, and sit with good posture, exhibiting a positive self-image.

OBJECTIVE 5

Answer should include the following:

- Confront the issue or behavior.
- Discuss the problem without making unkind comments or accusations.
- Discuss the upsetting feelings with the person whose behavior is the problem.
- Do not bring up other issues or already-settled issues.
- Keep simple issues simple.
- Recognize and accept the responsibility for personal faults.
- Try to end the discussion by saying something positive about the person or the situation.

OBJECTIVE 6

Discussion should include the following:

- **Do not tease**—While teasing is usually meant as a compliment, experts warn against teasing. Teasing and joking can be cruel and may create problems in personal relationships. Hurtful things are sometimes said in a joking manner.
- **Do not challenge others about their personal beliefs or heritage**—Avoid being an antagonist. Allow each person the right to his or her own opinion and heritage.
- **Do not say negative things about others**—Remember the old saying "If you don't have something nice to say, then don't say anything." Tactful communicators avoid speaking poorly of others.

OBJECTIVE 7

Answer should include any six of the following:

- Be empathetic
- Concentrate
- Develop interest
- Have an open mind
- Listen for what the speaker is and is not saying

- Prepare to listen
- Remember and use names
- Rephrase key statements and reflect what was heard for clarification

OBJECTIVE 8

1. N
2. N
3. N
4. P
5. N
6. P
7. N
8. P
9. P
10. P

OBJECTIVE 9

Answer should include the following:

When giving verbal directions

- Be certain the person understands
  - Why it is to be done
  - What is to be done
  - Where it is to be done
  - When it is to be done
- State the directions clearly and simply

When giving written directions

- Write at a level the reader will understand
- Write directions that are
  - Complete
  - Concise
  - Clear
  - Correct
  - Courteous

OBJECTIVE 10 Refer to answers to Assignment Sheet 1.

OBJECTIVE 11 Refer to answers to Assignment Sheet 2.

OBJECTIVE 12 Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

PHYSICAL DEVELOPMENT

A IV

INTRODUCTION

Part of understanding personal development is being knowledgeable about how the body physically develops from that of a child to adult status. This unit looks at the physically developing person through adolescence and into adulthood.

UNIT OBJECTIVE

After completing this unit, the student should be able to explain the physical development of primary and secondary sex characteristics. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with physical development to their correct definitions.
2. Identify male reproductive organs and their functions/descriptions.
3. Identify female reproductive organs and their functions/descriptions.
4. Match the phases of the menstrual cycle to their correct descriptions.
5. Name physical changes associated with secondary sex characteristics.
6. Describe growth concerns of adolescents.
7. List ways to maintain good physical health.
8. Complete statements relating to anatomy and the reproductive system. (Assignment Sheet 1)

SUGGESTED ACTIVITIES

PHYSICAL DEVELOPMENT

A IV

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss physical development.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Provide a "Question and Answer" box in the classroom. Allow students to anonymously address some of their personal concerns or questions and put them in the box. Yield class time to answer the questions and discuss student concerns.
- Discuss the terms and definitions that will be used in this unit.
- Discuss "What is sexuality?" by asking students to define sexuality and what it means to them.

Objectives 2 and 3

- Invite a health care professional to visit the class and discuss anatomy, the reproductive organs, toxic shock syndrome, and premenstrual syndrome.
- Hand out and discuss *It's a Woman's World* for additional information on female anatomy.
- For additional information refer students to Supplement 1 for a cutaway front view of the male and female reproductive organs.

Objective 4

- Refer students to *It's a Woman's World* for additional information on the menstrual cycle.
- Show *Female Cycle*, a short film that tells the story of menstruation.
- Allow class time to further discuss and answer questions about premenstrual syndrome.

Objective 5

- Encourage student participation in a class discussion of secondary sex characteristics. What emotional feelings accompany these physical changes in the body?
- Show *Then One Year*, a film that discusses primary and secondary sex characteristics in males and females.

Objective 6

- Discuss growth [illegible]rns of adolescents as presented in the information sheets.

Objective 7

- Discuss ways to maintain good physical health.

  NOTE: The importance of good nutrition and exercise will be covered more in-depth in Section F, Unit I, Food for Fitness. Drug, alcohol, and tobacco use are covered in Section H, Current Issues.
- Hand out and discuss *Anabolic Steroids: Losing at Winning* for additional information on steroids.
- Ask a representative from the physical education department to visit the class and discuss the use and dangers of steroids.
- Hand out and discuss *Woman's Health Adviser: Your Health-Care Calendar* and/or *Protect Yourself with Cervical Cancer Screening and Breast Self-Examination* for additional health care information.
- Contact the American Cancer Society for the most current information on cervical and breast cancer.
- Hand out and discuss *How to Examine Your Breasts.*

- Invite a health-care professional to visit the class and discuss pelvic exams and breast and testicular self-examinations.
- Show *Teen Health Breaks*, two 90-second commercials on nutrition, exercise, and diseases that can result from poor eating habits.
- Show *Your Pelvic and Breast Exam* and/or *Detecting Changes in Your Breast* for a visual explanation of these procedures. Teachers are encouraged to preview these programs before showing them to classroom audiences.
- Hand out and discuss *What You Need to Know About Testicular Cancer* and/or *Testicular Self-Examination*.

APPLICATION

Objective 8

- Have students complete statements relating to anatomy and the reproductive system using Assignment Sheet 1.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Detecting Changes in Your Breast*
- *Female Cycle*
- *Teen Health Breaks*
- *Then One Year*

- *Your Pelvic and Breast Exam*

NOTE: These films and videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may obtain information on ordering *Detecting Changes in Your Breast* from Medcom, Inc., P.O. Box 3225, Garden Grove, California 92642, or by calling 800-472-2479. *Female Cycle* may be ordered from Films, Inc., 5547 North Ravenswood, Chicago, Illinois 60640-1199, or by calling 312-878-2600. *Teen Health Breaks* is available from National Future Homemakers of America, 1910 Association Drive, Reston, Virginia 22091, or call 703-476-4900. *Then One Year* may be ordered from Churchill Films, 622 North Robertson Blvd., Los Angeles, California 90069, or call 213-657-5110. *Your Pelvic and Breast Exam* may be ordered from Perennial Education, Inc., 930 Pitner Avenue, Evanston, Illinois 60202, or call 800-323-9084.

Publications

- *How to Examine Your Breasts.* Atlanta, Georgia: American Cancer Society, 1984.

  NOTE: Educational information may be obtained by writing or calling the American Cancer Society, 3340 Peachtree Road, N.E., Atlanta, Georgia 30026, phone 404-320-3333.

- *Protect Yourself with Cervical Cancer Screening and Breast Self-Examination.* Oklahoma City, Oklahoma: Oklahoma State Department of Health, n.d.

  NOTE: For information on this and other publications, contact the Chronic Disease Control Division, Oklahoma State Department of Health, 1000 Northeast Tenth, Oklahoma City, Oklahoma 73152, or the local Department of Health.

- Tanne, Janice Hopkins. *Woman's Health Adviser: Your Health-Care Calendar.* Knoxville, Tennessee: Whittle Communications, 1987.

  NOTE: Contact the Woman's Health Information Center, Whittle Communications L.P., 505 Market Street, Knoxville, Tennessee 37902, or the local Department of Health to obtain copies of this publication.

- *Testicular Self-Examination.* Bethesda, Maryland: U.S. Department of Health and Human Services, National Cancer Institute, 1989.

- *What You Need to Know About Testicular Cancer.* Bethesda, Maryland: U.S. Department of Health and Human Services, National Cancer Institute, 1988.

  NOTE: These two National Cancer Institute publications and a complete materials list are available from the Office of Cancer Communications, National Cancer Institute, Bethesda, Maryland 20892, or by calling 800-4-CANCER.

Additional Resources

- Oklahoma teachers may obtain the most current films and publications catalog available from the Oklahoma State Department of Health by writing to Films and Publications, Oklahoma State Department of Health, P.O. Box 53551, Oklahoma City, Oklahoma 73152, or by calling 405-271-5724. Out-of-state teachers may contact the Oklahoma State Department of Health or their local health department.

UNIT REFERENCES

- *Anabolic Steroids: Losing at Winning.* Department of Health and Human Services Publication No. (FDA) 88-3171. Washington, D.C.: U.S. Public Health Services, Food and Drug Administration, 1988.
- Berger, Kathleen Stassen. *The Developing Person Through the Life Span*, 2nd ed. New York: Worth Publishers, Inc., 1988.
- Clarke-Stewart, Alison, et al. *Lifelong Human Development.* New York: John Wiley & Sons, Inc., 1988.
- *It's a Woman's World.* Lake Success, New York: Tambrands, Inc., 1989.
- Kates, Donna. *Married and Family Life.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1984.
- Marieb, Elaine N. *Essentials of Human Anatomy and Physiology*, 2nd ed. Menlo Park, California: Benjamin/Cummings Publishing Company, Inc., 1988.
- *Questions and Answers: Boys and Girls.* Lake Success, New York: Tambrands, Inc., 1988.

  NOTE: Tambrands publications may be obtained by writing the Educational Department, Tambrands, Inc., Lake Success, New York 11042, or by calling 516-358-8300.

- Riker, Audrey Palm and Holly E. Brisbane. *Married and Single Life*. Mission Hills, California: Glencoe Publishing Company, 1988.
- Riker, Audrey Palm and Charles Riker. *Finding My Way*. Peoria, Illinois: Bennett and McKnight Publishing Company, 1985.
- Ryder, Verdene. *Contemporary Living*, 4th ed. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.
- Sawatzky, Joyce. *Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- Taber, Clarence Wilbur. *Taber's Cyclopedic Medical Dictionary*. Philadelphia, Pennsylvania: F. A. Davis Company, 1981.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Language Arts 136	Comprehends	Information-written	Charts/tables/graphs
	Science 042	Applies/Uses	Maps/charts/tables/graphs	
OBJECTIVE 3	Language Arts 136	Comprehends	Information-written	Charts/tables/graphs
	Science 042	Applies/Uses	Maps/charts/tables/graphs	
OBJECTIVE 4	Science 460	Identifies	Cycles	Biological
	Science 466	Identifies	Definitions	
OBJECTIVE 5	Science 289	Describes/Explains	Human/animal	Development
OBJECTIVE 6	Language Arts 091	Composes/Edits	Reports/essays	Information requests
	Science 289	Describes/Explains	Human/animal	Development
OBJECTIVE 7	Science 298	Describes/Explains	Human/animal	Maintenance/management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 8	Language Arts 138	Comprehends	Information-written	Conclusions
	Science 466	Identifies	Definitions	

INFORMATION SHEET — PHYSICAL DEVELOPMENT — A IV

OBJECTIVE 1

Match terms associated with physical development to their correct definitions.

- **Intercourse**—Insertion of the penis into the vagina; the act of having sexual relations
- **Menstruation**—Bloody fluid discharged from the uterus approximately every 28 days after the onset of puberty
- **Reproductive organs**—Body parts that make it possible to create new life; also known as genitals
- **Semen**—Fluid containing sperm; helps the sperm move through the male sex organs
- **Testosterone**—A male sex hormone

OBJECTIVE 2

Identify male reproductive organs and their functions/descriptions.

All humans begin sexual development soon after conception. Males and females develop sexually in much the same way. Primary sexual development takes place inside the sex organs. Male reproductive organs (Figure 1) and their functions include the following:

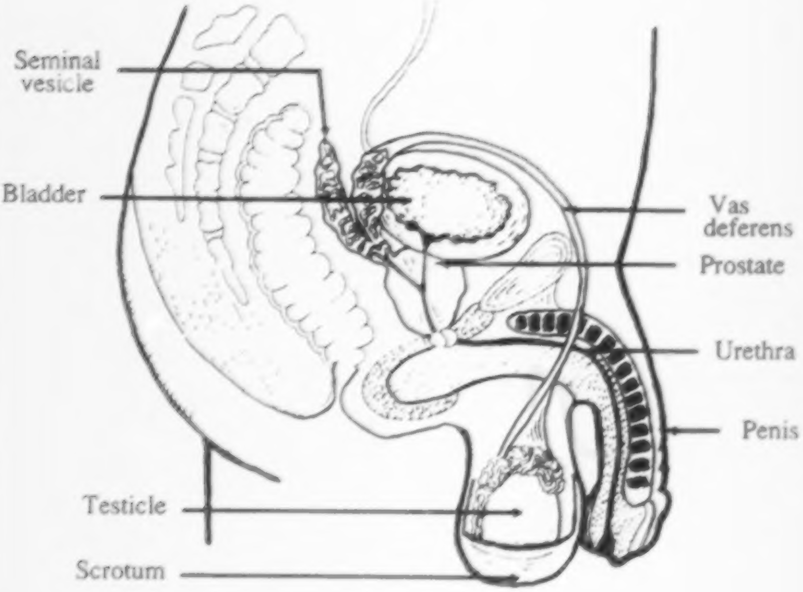
- **Bladder**—Reservoir that holds urine
- **Penis**—An external genital of the male; organ used to enter the vagina and deposit sperm near the cervix during intercourse
- **Prostate**—Gland that secretes fluid which combines with sperm to form semen
- **Scrotum**—Pouch of skin that holds and protects the testes
- **Seminal vesicle**—Gland that secretes a thick fluid which forms part of semen; serves as a temporary storage for semen
- **Testicle**—Gland that produces sperm and the hormone testosterone

NOTE: Two testicles are located in the scrotum and are referred to as the testes. Sperm production begins at puberty and generally continues throughout life.

- **Urethra**—Tube through the penis that serves as a passageway for semen and urine to move out of the body
- **Vas deferens**—Tube which transports sperm from the testicle to the urethra

FIGURE 1

MALE REPRODUCTIVE ORGANS


Seminal vesicle
Bladder
Vas deferens
Prostate
Urethra
Penis
Testicle
Scrotum

OBJECTIVE 3

Identify female reproductive organs and their functions/descriptions.

Female reproductive organs (Figure 2) and their functions include the following:

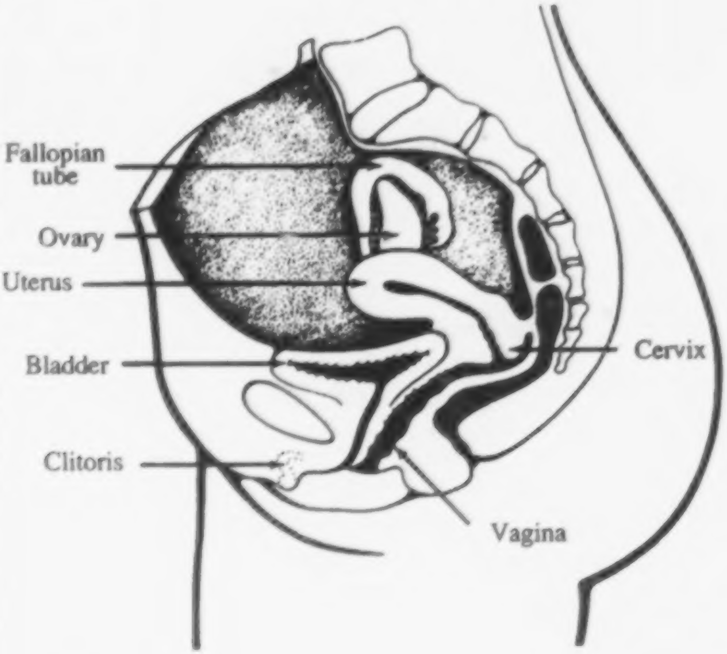
- **Bladder**—Reservoir that holds urine
- **Cervix**—Opening at the neck of the uterus that permits entry of sperm and an escape for menstrual flow
- **Clitoris**—Organ near the opening of the vagina that is highly sensitive to sexual stimulation
- **Fallopian tubes**—Structures next to the ovaries that catch the eggs from the ovaries and move them to the uterus; serve to convey sperm from the uterus toward the ovaries
- **Ovaries**—Glands that store and release egg cells and produce hormones

  NOTE: The total supply of eggs a female can release is determined by the time she is born. Reproductive ability usually begins during puberty and ends at approximately 50 years of age.

- **Uterus**—Pear-shaped, hollow, and flexible organ that holds and protects the developing baby; organ for menstruation
- **Vagina**—Passageway from the uterus to the outside of the body that receives the penis during intercourse, is the exit for menstrual flow, and serves as the birth canal

FIGURE 2

FEMALE REPRODUCTIVE ORGANS


Fallopian tube
Ovary
Uterus
Bladder
Clitoris
Cervix
Vagina

OBJECTIVE 4

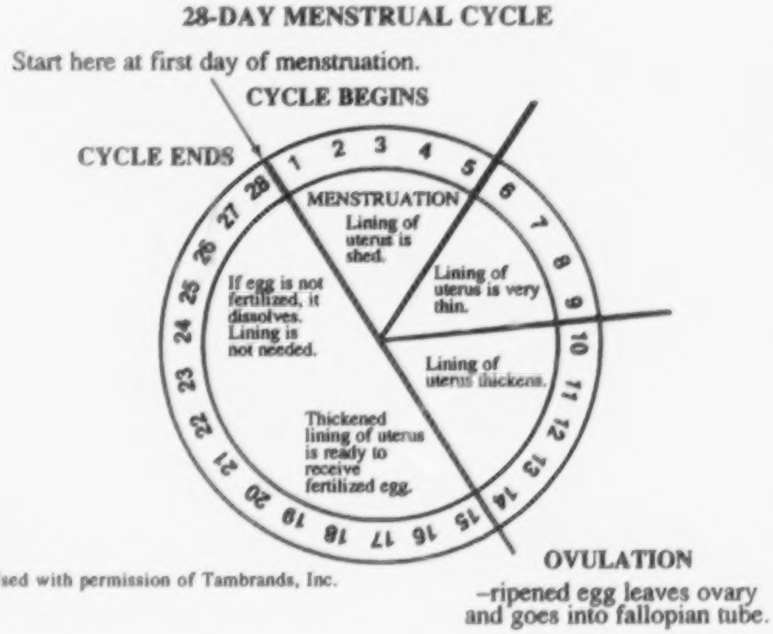
Match the phases of the menstrual cycle to their correct descriptions.

Girls generally begin menstruation around 13 years of age. Sometimes referred to as a "period," menstruation is a normal body process that occurs in 28-day cycles. The menstrual cycle is a series of changes that take place in the reproductive organs which lead up to the menstrual flow. (Figure 3)

1. **Menstrual phase**—Lining of the uterus is actually shed and bleeding takes place if a fertilized egg is not received
2. **Postmenstrual phase**—Lining of the uterus is thin; a resting stage when one egg begins to ripen in the ovary
3. **Ovulation phase**—Lining of the uterus thickens; a mature egg leaves the ovary and enters the fallopian tube
4. **Premenstrual phase**—Lining of the uterus continues to grow, thicken, and become prepared to receive the fertilized egg

   NOTE: Premenstrual syndrome (PMS) may be experienced during the days before the onset of menstruation. PMS may be characterized by irritability, emotional stress, mood changes, depression, and/or headaches. A physician should be consulted to answer questions or if symptoms develop.

FIGURE 3


28-DAY MENSTRUAL CYCLE
Start here at first day of menstruation.
CYCLE BEGINS
CYCLE ENDS
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28
MENSTRUATION
Lining of uterus is shed.
Lining of uterus is very thin.
Lining of uterus thickens.
Thickened lining of uterus is ready to receive fertilized egg.
If egg is not fertilized, it dissolves. Lining is not needed.
OVULATION
–ripened egg leaves ovary and goes into fallopian tube.

Used with permission of Tambrands, Inc.

OBJECTIVE 5

Name physical changes associated with secondary sex characteristics.

Objectives 2 and 3 examined *primary* sex characteristic development that occurs during adolescence. *Secondary* sex characteristics are changes that identify a person as either a male or female. The increased production of sex hormones (estrogen hormones in females and androgen hormones in males) stimulate the development of physical and sexual maturation. Although both sexes develop in a series of predictable steps, each person follows a personal pace.

Female secondary sex characteristics

- Acne may appear
- Breasts and mammary system develop
- Fat deposits increase, particularly in the hips and breasts
- Height increases
- Menstruation begins
- Pelvis widens
- Reproductive organs enlarge
- Underarm and pubic hair appear

Male secondary sex characteristics

- Acne may appear
- Bones thicken
- Height increases
- Reproductive organs enlarge
- Skeletal muscles enlarge
- Underarm, pubic, chest, and facial hair appear
- Voice deepens

OBJECTIVE 6 **Describe growth concerns of adolescents.**

Each person has a personal list of growth concerns. However, adolescents may find comfort knowing that many people share common concerns. Following are typical growth concerns of adolescents:

- **Body image**—Growth does not occur in every part of the body simultaneously. The normal growth process may temporarily leave body parts seemingly out of proportion to the rest of the body.

  NOTE: Every body part will reach close to adult size, shape, and proportion in three to four years.

  EXAMPLE: Often adolescents' hands and feet grow in length before their arms, legs, and torso, making many adolescents feel big-footed.

- **Body odor**—Perspiration and body odor can increase with exercise, nervousness, and menstruation.

  NOTE: Daily bathing, showering, and the use of a good underarm deodorant can help eliminate body odor concerns.

- **Breast size**—Males and females may have concerns about their breast sizes. Sixty-five percent of all males will experience temporary breast enlargement which almost always disappears. Female breast concerns may be from a feeling that breasts are too large or too small.

  NOTE: Breast size varies with each individual, and all sizes are "normal."

- **Height**—Heredity, nutrition, and timing of a person's growth spurt will affect adolescent and final adult height. Height will vary with every individual.

- **Skin outbreaks**—Sweat and oil glands in the skin may cause complexions to break out in pimples, blackheads, and sometimes acne. Most all teens experience skin outbreaks.

- **Weight**—Weight gain during adolescence and the teen years is to be expected. Body growth and maturation cannot be accomplished without some amount of weight gain.

OBJECTIVE 7 **List ways to maintain good physical health.**

Good health during adolescence not only adds enjoyment and energy to the teen years but will also help guarantee a healthy adult body in the future.

- **Eat foods that meet nutritional needs and help maintain ideal body weight.** During the teenage growth spurt, energy needs increase as the body rapidly grows. Good nutrition involves eating a wide variety of foods that will provide the body with needed nutrients for healthy development.

- **Participate in a regular exercise program.** Exercise affects the way a person looks and feels. A few of the many benefits of regular, vigorous exercise include increased muscle strength, improved coordination, weight control, and improved posture.

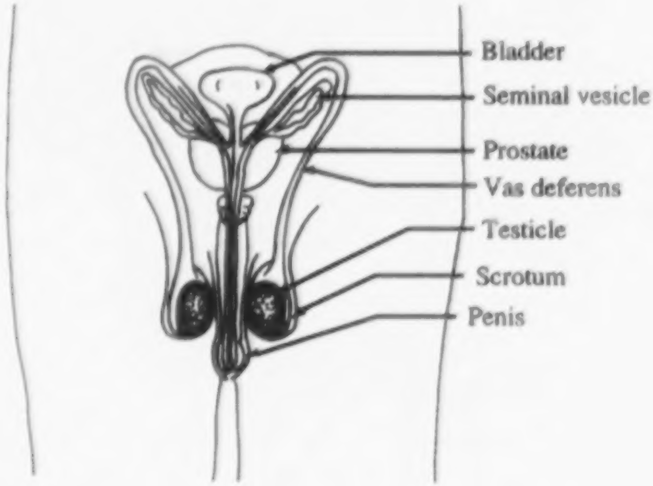
  NOTE: Some athletes use anabolic steroids to build muscle mass. Anabolic steroids have a long list of side effects and negative reactions. Anabolic steroids are a drug, and their use *is not* recommended for any exercise program.

- **Avoid using alcohol, tobacco, and drugs.** Alcohol, tobacco, and drugs all pose health risks to those who use them. The best prevention to suffering the effects of these substances is to not start using them, or **stop** if already using any of these substances.

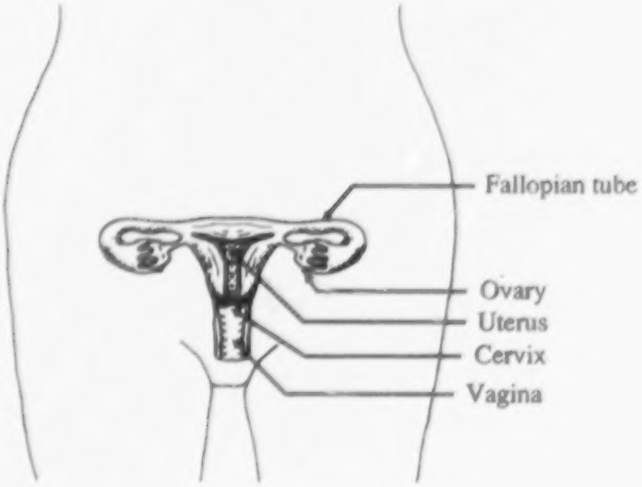
- **Obtain regular medical examinations.** Minor health problems can often be detected with routine tests physicians perform during annual examinations. During regular medical examinations, many conditions can be treated before they become a serious threat to health.

  NOTE: Females should ask their physicians how often pelvic examinations are needed and for information on how to perform breast self-exams. Mammograms are low dose X-rays of the breasts that are recommended for women ages 35 and over to detect early signs of breast cancer. Self-exams can be conducted on a regular basis and are recommended to detect early signs of breast cancer in females and cancer of the testicles in males.

Cutaway Front View of Male Reproductive Organs


Bladder
Seminal vesicle
Prostate
Vas deferens
Testicle
Scrotum
Penis

Cutaway Front View of Female Reproductive Organs


Fallopian tube
Ovary
Uterus
Cervix
Vagina

ASSIGNMENT SHEET 1

PHYSICAL DEVELOPMENT

A IV

NAME ______________________________ SCORE _______

OBJECTIVE 8 **Complete statements relating to anatomy and the reproductive system.**

INTRODUCTION The more familiar a person becomes with the natural purposes and functions of the body, the easier it often is to accurately ask and answer questions without embarrassment.

DIRECTIONS To become more familiar with human anatomy and the reproductive system, complete the following statements. Write the correct letters in the blanks.

___ 1. The penis

a. Stores semen.

b. Is an external genital of the male.

c. Holds urine.

d. Produces sperm.

___ 2. The organ that holds and protects the developing baby is the

a. Uterus.

b. Vagina.

c. Cervix.

d. Endometrium.

___ 3. The bladder

a. Produces sperm.

b. Serves as a reservoir that holds urine.

c. Acts as a receptacle for the fertilized ovum.

d. Secretes seminal fluid.

____4. The opening at the neck of the uterus is called the

a. Urethra.

b. Vagina.

c. Clitoris.

d. Cervix.

____5. A male sex hormone is

a. Estrone.

b. Estrogen.

c. Testosterone.

d. Progesterone.

____6. One function of the ovaries is to

a. Produce mucus for lubrication.

b. Secrete seminal fluid.

c. Determine sex of offspring.

d. Store and release egg cells.

____7. Glands that produce testosterone are called the

a. Prostate.

b. Testes.

c. Scrotum.

d. Bladder.

____8. The birth canal is the

a. Penis.

b. Urethra.

c. Vagina.

d. Fallopian tube.

____ 9. A highly sensitive female sex organ is called the

a. Bladder.

b. Clitoris.

c. Vagina.

d. Pelvis.

____ 10. The pouch of skin that holds and protects the testes is the

a. Scrotum.

b. Semen.

c. Prostate.

d. Penis.

____ 11. The tube that serves as a passageway for semen and urine to move out of the body is called the

a. Vagina.

b. Vas deferens.

c. Ejaculatory duct.

d. Urethra.

____ 12. A function of the fallopian tubes is to

a. Stimulate egg production.

b. Hold and protect the developing baby.

c. Store the unfertilized egg.

d. Catch the eggs from the ovaries and move them to the uterus.

___ 13. Temporary storage for semen is found in the

a. Ovary.

b. Penis.

c. Seminal vesicle.

d. Urethra.

___ 14. The function of the prostate is to

a. Secrete fluid which combines with sperm to form semen.

b. Produce sperm.

c. Protect the testes.

d. Produce testosterone.

ASSIGNMENT ANSWERS — PHYSICAL DEVELOPMENT — A IV

ASSIGNMENT SHEET 1

1. b
2. a
3. b
4. d
5. c
6. d
7. b
8. c
9. b
10. a
11. d
12. d
13. c
14. a

WRITTEN TEST

PHYSICAL DEVELOPMENT

A IV

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with physical development to their correct definitions. Write the correct letters in the blanks.

____ 1. A male sex hormone

____ 2. Bloody fluid discharged from the uterus approximately every 28 days after the onset of puberty

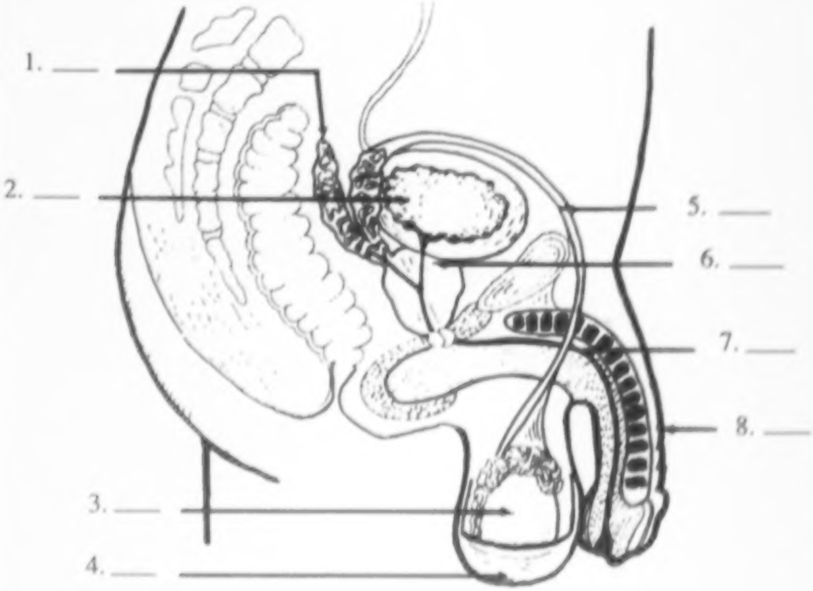
____ 3. Fluid containing sperm; helps the sperm move through the male sex organs

____ 4. Body parts that make it possible to create new life; also known as genitals

____ 5. Insertion of the penis into the vagina; the act of having sexual relations

a. Abstinence
b. Conception
c. Estrogen
d. Impotence
e. Intercourse
f. Menstruation
g. Reproductive organs
h. Semen
i. Testicles
j. Testosterone

OBJECTIVE 2 **Identify male reproductive organs and their functions/descriptions.** Write the correct letters in the blanks.



a. **Bladder**— Reservoir that holds urine

b. **Penis**—An external genital of the male; organ used to enter the vagina and deposit sperm near the cervix during intercourse

c. **Prostate**—Gland that secretes fluid which combines with sperm to form semen

d. **Scrotum**—Pouch of skin that holds and protects the testes

e. **Seminal vesicle**—Gland that secretes a thick fluid which forms part of semen; serves as a temporary storage for semen

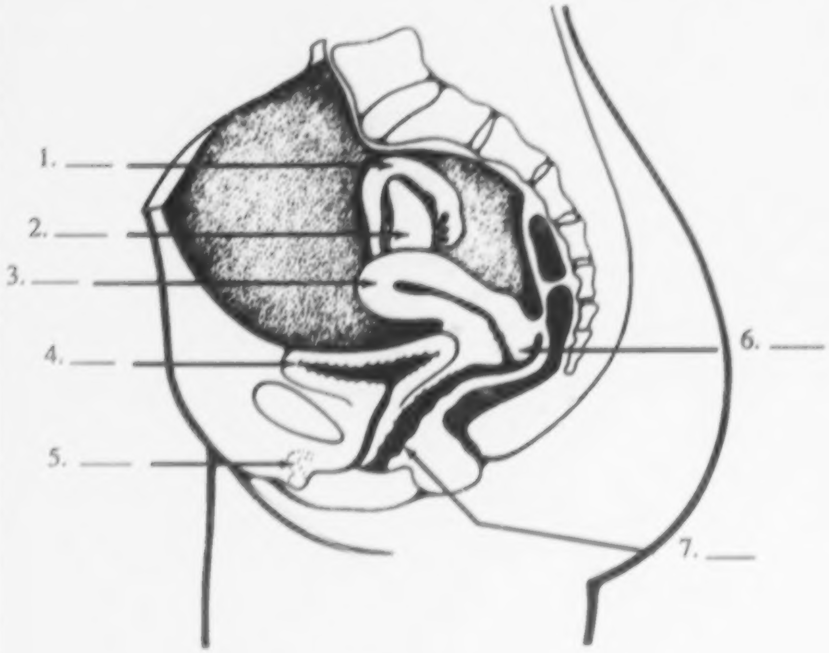
f. **Testicle**—Gland that produces sperm and the hormone testosterone

g. **Urethra**—Tube through the penis that serves as a passageway for semen and urine to move out of the body

h. **Vas deferens**—Tube which transports sperm from the testicle to the urethra

OBJECTIVE 3

Identify female reproductive organs and their functions/descriptions. Write the correct letters in the blanks.



a. **Bladder**—Reservoir that holds urine

b. **Cervix**—Opening at the neck of the uterus that permits entry of sperm and an escape for menstrual flow

c. **Clitoris**—Organ near the opening of the vagina that is highly sensitive to sexual stimulation

d. **Fallopian tubes**—Structures next to the ovaries that catch the eggs from the ovaries and move them to the uterus; serve to convey sperm from the uterus toward the ovaries

e. **Ovaries**—Glands that store and release egg cells and produce hormones

f. **Uterus**—Pear-shaped, hollow, and flexible organ that holds and protects the developing baby; organ for menstruation

g. **Vagina**—Passageway from the uterus to the outside of the body that receives the penis during intercourse, is the exit for menstrual flow, and serves as the birth canal

OBJECTIVE 4

Match the phases of the menstrual cycle to their correct descriptions. Write the correct letters in the blanks.

____1. Lining of the uterus thickens; a mature egg leaves the ovary and enters the fallopian tube

____2. Lining of the uterus is actually shed and bleeding takes place if a fertilized egg is not received

____3. Lining of the uterus continues to grow, thicken, and become prepared to receive the fertilized egg

____4. Lining of the uterus is thin; a resting stage when one egg begins to ripen in the ovary

a. Menstrual phase

b. Primary phase

c. Ovulation phase

d. Postmenstrual phase

e. Secondary phase

f. Premenstrual phase

g. Reproductive phase

h. Uterine phase

OBJECTIVE 5

Name ten physical changes associated with secondary sex characteristics.

Female secondary sex characteristics

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Male secondary sex characteristics

OBJECTIVE 6 **Describe five growth concerns of adolescents.**

174

OBJECTIVE 7 **List ways to maintain good physical health.**

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NOTICE The following assignment sheet is not a part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 8 **Complete statements relating to anatomy and the reproductive system.** SCORE ________

WRITTEN TEST ANSWERS

PHYSICAL DEVELOPMENT

A IV

OBJECTIVE 1

1. j
2. f
3. h
4. g
5. e

OBJECTIVE 2

1. e
2. a
3. f
4. d
5. h
6. c
7. g
8. b

OBJECTIVE 3

1. d
2. e
3. f
4. a
5. c
6. b
7. g

OBJECTIVE 4

1. c
2. a
3. f
4. d

OBJECTIVE 5

Answers should include any ten of the following:

Female secondary sex characteristics

- Acne may appear
- Breasts and mammary system develop
- Fat deposits increase, particularly in the hips and breasts
- Height increases
- Menstruation begins
- Pelvis widens
- Reproductive organs enlarge
- Underarm and pubic hair appear

Male secondary sex characteristics

- Acne may appear
- Bones thicken
- Height increases
- Reproductive organs enlarge
- Skeletal muscles enlarge
- Underarm, pubic, chest, and facial hair appear
- Voice deepens

OBJECTIVE 6

Descriptions should include any five of the following:

- **Body image**—Growth does not occur in every part of the body simultaneously. The normal growth process may temporarily leave body parts seemingly out of proportion to the rest of the body.
- **Body odor**—Perspiration and body odor can increase with exercise, nervousness, and menstruation.
- **Breast size**—Males and females may have concerns about their breast sizes. Sixty-five percent of all males will experience temporary breast enlargement which almost

always disappears. Female breast concerns may be from a feeling that breasts are too large or too small.

- **Height**—Heredity, nutrition, and timing of a person's growth spurt will affect adolescent and final adult height. Height will vary with every individual.
- **Skin outbreaks**—Sweat and oil glands in the skin may cause complexions to break out in pimples, blackheads, and sometimes acne. Most all teens experience skin outbreaks.
- **Weight**—Weight gain during adolescence and the teen years is to be expected. Body growth and maturation cannot be accomplished without some amount of weight gain.

OBJECTIVE 7

List should include the following:

- Eat foods that meet nutritional needs and help maintain ideal body weight.
- Participate in a regular exercise program.
- Avoid using alcohol, tobacco, and drugs.
- Obtain regular medical examinations.

OBJECTIVE 8

Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

SOCIAL AND EMOTIONAL DEVELOPMENT

A V

INTRODUCTION

Adolescence is characterized by many social and emotional changes. Adolescents are beginning to expand their social sphere from primarily the family to peers and friends. Dating becomes an important social activity. Adolescents are confronted daily with new stresses that test their abilities to cope with emotions. It is important for teens to realize that these changes are following the normal course of development and that meeting the social and emotional challenges of adolescence will lead to happiness and success in meeting the developmental tasks of adulthood.

UNIT OBJECTIVE

After completing this unit, the student should be able to explain the social and emotional development of adolescence. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with social and emotional development to their correct definitions.
2. Discuss factors associated with friendship development.
3. List the developmental tasks of adolescence.
4. State ways to handle negative peer pressure.
5. Select from a list functions of dating.
6. List points to remember in date planning.
7. Select from a list dating concerns.
8. Select from a list strategies for managing stress.
9. Determine strategies to resist peer pressure. (Assignment Sheet 1)

SUGGESTED ACTIVITIES

SOCIAL AND EMOTIONAL DEVELOPMENT

A V

PREPARATION

- Order the materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss social and emotional development.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Discuss the terms and definitions that will be used in this unit.
- Design a class bulletin board showing the various social relationships that an adolescent may have. Place a circle in the center of the bulletin board, which represents the adolescent. Have other smaller circles radiate out from the center. Label the smaller circles as different relationships.

  EXAMPLES: Co-worker, parents, teacher, friend, acquaintance, boyfriend or girlfriend, grandparents

- Ask students to generate a list of words that describe an adolescent who is socially and emotionally healthy. Use Supplement 1 as a reference for ideas.

Objective 2

- Have students list the various local and school organizations or clubs that they can join and become active in. Instruct each student to choose one organization to investigate and prepare a brief report for the class.

  EXAMPLES: Scouts, Ski clubs, American Red Cross, Riding clubs, Students Against Driving Drunk (SADD), Speech Club, FHA\HERO

- Lead a discussion on the positive and negative points of cliques. Focus on ways a group could make a new person feel welcome.

- Ask students to brainstorm and generate a list of places a person can meet potential friends. Places might include exercise classes, sporting events, school, and vacations. Have each student write a brief paper describing the situation in which he or she met one current friend.

- Ask students to respond to the statement, "When I feel lonely I ..." Discuss ways to combat loneliness using *Conquer Your Loneliness* as a teaching reference.

- Have students list ten qualities a friend possesses. Compile the lists, and determine the top ten qualities as identified by the class. List the ten qualities on the chalkboard and discuss them.

  EXAMPLES: Loyalty, good listening skills, intelligence, sense of humor, empathy

- Instruct students to write a newspaper advertisement for a friend.

  EXAMPLE: Wanted: Immediate opening for one smart, caring, dependable person who loves to water ski and go to concerts. Contact "Friendless" at 222-555-2222.

- Lead a class discussion concerning the social skills necessary when developing friendships.

  EXAMPLES: Making introductions, issuing invitations, using telephone etiquette, eating etiquette

- Have students discuss the significance of making and exchanging friendship bracelets. Distribute Handout 1 to provide instructions on making a friendship bracelet.

Objective 3

- Hand out and discuss *Teen Esteem!* Focus on the importance of liking oneself before one can like someone else.

- Use *Our Children's Self-Esteem* as a teaching reference for discussing the development of a positive self-image.

- Have students discuss ways they can achieve each one of the developmental tasks of adolescence.

- Have students view *Women: Choices and Changes—Project Born Free #3 and Men: Choices and Changes—Project Born Free #2*, which deal with the influences of sex-role expectations.

- Ask each student to select a character from a book, television show, or movie. Instruct each student to write a brief paper explaining how this person has or has not reached social and emotional maturity. Tell students to use the achievement of the developmental tasks listed in the Information Sheets as a gauge for maturity.

Objective 4

- Have students conduct role plays depicting situations where the strategies presented in the Information Sheets must be used to counteract negative peer pressure.

  EXAMPLES: Shoplifting, cheating on an exam, drinking an alcohol beverage, excluding a new person from the group, taking a harmful drug, vandalizing public property

- Have students discuss ways they can influence friends in a positive way. Instruct each student to keep a record of the times he or she is a positive influence on others. Have each student write his or her records in a journal for a week.

- Prepare a game for students to play that allows students to respond to situations that require resistance to peer pressure. Write situations on 3 X 5 index cards. Instruct students to play in pairs and take turns drawing cards and responding to the situations.

  EXAMPLE: Johnny, Trent, and Jeff are staying at the lake with Trent's parents. While Trent's parents are taking a nap, Trent suggests they take the boat and go swimming in a certain part of the lake that Johnny believes is too dangerous. What should Johnny do?

- Use Assignment Sheet 1 to practice determining strategies for resisting peer pressure.

Objective 5

- View *Friendship and Dating*, which discusses how to create and maintain quality relationships.

- Lead a discussion on the various types of dating. Distinguish between group dating, double dating, blind dating, casual dating, random dating, and steady dating.

  NOTE: Group dating is several teens going together to an activity. Double dating involves two couples. Blind dating is dating a person that has not been met before the date. Casual dating involves one couple, and random dating is dating several people on a regular basis. Steady dating is dating the same person for a period of time.

- Ask students to name some reasons for not dating. Possible responses include parental restrictions, shyness, and not being ready.

Objective 6

- Form a group discussion panel on dating. Possible panel members to invite include students, parents, school psychologists, and marriage counselors. Discussion should focus on such issues as changing dating roles in today's society, dating rules, parental expectations, dating factors relating to mate selection, importance of dating, problems associated with dating, and forming self-identify through dating. Instruct students to prepare lists of questions prior to the panel discussion.

- Have students create personal rule books for dating. Ask students to complete the following sentences to include in the books.

  - I will date people with the following qualities ...
  - I will participate in the following activities on a date ...
  - On a date it is the female's responsibility to ...
  - On a date it is the male's responsibility to ...
  - On a date it is both dating partners' responsibility to ...
  - I will accept a date depending on ...
  - I will refuse a date depending on ...
  - I will break a date when ...
  - I will initiate a date when ...
  - I will stop dating a person when ...

- Refer students to the information concerning the acceptable rules of date etiquette found in Social Management Skills, Section A, Unit VI, Objective 5.

- Ask students to role play asking for a date, accepting a date, refusing a date, and breaking a date.

- Have each student interview an older person about past dating customs and rules. Instruct each student to prepare a brief report comparing past dating customs to the current customs.

- Use *Creative Dating* as a teaching resource to stimulate ideas about dating.

- Assign students the task of planning creative dates. Ask students to brainstorm unique places to go and events to experience on dates. Write their lists on the chalkboard for future reference. Instruct students to write outlines of their plans for creative dates. These outlines should include the day and time of each date, the transportation arrangements, the place where each date occurs, the activities or events that will take place, and the finances needed.

  After students have completed their outlines, check them for content and return them to the students. Ask each student to briefly describe to the class the date he or she planned. Have students vote on the "most creative date."

Objective 7

- Discuss Supplement 2, which provides information on the self-defeating beliefs adolescents hold concerning dating.

- Ask students to generate a list of places to go or events to experience on a date that are free or inexpensive.

  EXAMPLES: Walk in the park, game of tennis, bicycling, state fair, watching television

- Focus a discussion on the importance of communication in a dating relationship. Emphasize the need to be honest and considerate of others' feelings. Respect for others must be shown in a dating relationship.

- Depending on the needs of the class, lead a class discussion on date or acquaintance rape. Emphasize that when a person says "No" they mean just that. A violation of a denial for permission is rape. Have students use the telephone directory to locate support services for rape victims.

- Have students view Transparency Master 1 and discuss date possessiveness. Ask the students questions to enhance the discussion.

  EXAMPLES: Is possessiveness good for a relationship? When does possessiveness go too far? How does a person deal with a partner who is possessive? How does a person deal with personal feelings of possessiveness?

- Show students Transparency Master 2 and discuss ways peers try to influence others in dating.

Objective 8

- Invite a school psychologist to class to discuss the warning signals of stress and how stress is manifested physically and mentally.

- Hand out and discuss *Taking Charge in Changing Times—Controlling Stress*, which teaches how to recognize stress and maintain control.

- Invite a representative from a domestic violence or crisis center to visit the class to discuss resourceful ways to seek help for stressful situations.

- Complete Activity Sheet 1, which is an adolescent life change event scale. Explain to the students that the scores used on the scale are relative. People handle stress differently and some people can handle stress better than others. Emphasize that there is nothing wrong with a person who cannot deal with stress as effectively as others.

- Emphasize that stress can be positive. Have students give examples of positive stress in their lives. Discuss each example.

  EXAMPLES: Stress before a well-presented speech, stress of being chosen as an officer in an organization, stress before any type of competition

APPLICATION

Objective 9

- If not completed earlier in this unit, use Assignment Sheet 1 to practice determining strategies for resisting peer pressure.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Friendship and Dating*

  NOTE: This video is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this video from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order *Friendship and Dating* from Live Wire Video Publishers, 3315 Sacramento Street, San Francisco, California 94118, phone 415-564-9500.

- *Men: Choices and Changes—Project Born Free #2*
- *Women: Choices and Changes—Project Born Free #3*

  NOTE: These videotapes may be ordered from Virginia Gender Equity Resource Center, 2200 Mountain Road, Glen Allen, Virginia 23060-2208, phone 804-262-7439. Ask for catalog numbers SE 900.516 and SE 900.515.

Publications

- Berg, Eric. *Teen Esteem!* Santa Cruz, California: Network Publications, 1985.

  NOTE: Ordering information may be obtained from Network Publications, P.O. Box 1830, Santa Cruz, California 95061-1830, phone 408-438-4080.

- Fields, Doug and Todd Temple. *Creative Dating.* Nashville, Tennessee: Oliver-Nelson, 1986.

  NOTE: Ordering information may be obtained from Oliver-Nelson, Nelson Place at Elm Hill Pike, Nashville, Tennessee 37214, phone 800-251-4000.

- Fox, Karen; Wayne Matthews; and Susan James. *Taking Charge in Changing Times—Controlling Stress.* Home Economics Fact Sheet No. TC-107. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Matthews, Wayne. *Conquer Your Loneliness.* Home Economics Fact Sheet No. T-2116. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1984.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Nelson, Mary. *Our Children's Self-Esteem.* Santa Cruz, California: Network Publications, 1983.

  NOTE: Ordering information may be obtained from Network Publications, P.O. Box 1830, Santa Cruz, California 95061-1830, phone 408-438-4080.

UNIT REFERENCES

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- Clarke-Stewart, Alison; Marion Perlmutter; and Susan Friedman. *Lifelong Human Development.* New York: John Wiley & Sons, Inc., 1988.

- Dinkmeyer, Don et al. *PREP for Effective Family Living*, Student Handbook. Circle Pines, Minnesota: American Guidance Service, Inc., 1985.
- *Discover the "Hot Knots"!* South Kearny, New Jersey: The DMC Corporation, n.d.
- Duyff, Roberta Larson; Margaret Wichard; Patsy Johnson Hallman; and Joanne C. Reid. *Family Health*. Mission Hills, California: Glencoe Publishing Company, 1988.
- Havighurst, Robert L. *Developmental Tasks and Education*, 3rd ed. New York: McKay, 1972.
- Jorgensen, Stephen and Gail H. Henderson. *Activity Guide—Dimensions of Family Life*. Cincinnati, Ohio: South-Western Publishing Company, 1990.
- Kelly, Joan and Eddye Eubanks. *Today's Teen*. Mission Hills, California: Glencoe Publishing Company, 1988.
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- Riker, Audrey Palm; Holly E. Brisbane; and Charles Riker. *Married and Single Life*. Mission Hills, California: Glencoe Publishing Company, 1988.
- Ryder, Verdene. *Contemporary Living*, 4th ed. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.
- Sawatzky, Joyce. *Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- *Teen Living*. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1989.
- Weber, Joseph A. *Developmental Tasks of Adolescents*. Home Economics Fact Sheet No. T-2345. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1985.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 3	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 4	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 5	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Science 289	Describes/ Explains	Human/animal	Development

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	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 148	Comprehends	Information-written	Setting
	Language Arts 278	Uses	Text resources	

FRIENDSHIP BRACELET
How to make a friendship bracelet

The Beginner's Knotting Technique

To begin, pick up strand A1 and wrap it over and under strand A2 to form a knot (see Diagram 1). Holding strand A2 taut, pull strand A1 until knot is tightened at top (see Diagram 2).

Now make a second knot, again wrapping strand A1 over and under strand A2 (see Diagram 3). Again, tighten knot by holding strand A2 taut while pulling strand A1 to the top. A **double knot** is now completed. Drop strand A2.

Pick up strand B1 and wrap strand A1 over and under strand B1 (see Diagram 4). Tighten knot. Make second knot with strand A1 around strand B1. Drop strand B1.

Continue making double knots in same manner across row, working strand A1 in a double knot around strands B2, A3, A4, C1 and C2. Strand A1 will be at far right side of row when all double knots are completed. You will notice that this first row of double knots slants diagonally down towards the right (see Diagram 5).

For second row, use strand A2 to work same double knot over strands B1, B2, A3, A4, C1, C2 and A1. Strand A2 will now be at far right side of row next to strand A1.

Continue working rows in this manner:

Third Row: Work strand B1 over strands B2, A3, A4, C1, C2, A1 and A2.
Fourth Row: Work strand B2 over strands A3, A4, C1, C2, A1, A2 and B1.
Fifth Row: Work strand A3 over strands A4, C1, C2, A1, A2, B1 and B2.
Sixth Row: Work strand A4 over strands C1, C2, A1, A2, B1, B2 and A3.
Seventh Row: Work strand C1 over strands C2, A1, A2, B1, B2, A3 and A4.
Eighth Row: Work strand C2 over strands A1, A2, B1, B2, A3, A4 and C1.

Now you have worked one complete color pattern (see Diagram 6). Continue repeating this eight row color pattern until your Friendship Bracelet is long enough to fit around your wrist.

When your Bracelet has been made to desired length, tie all eight strands together in a knot as in Diagram 1. Trim tail to same length as beginning tail.

Now comes the best part of all — wearing your Friendship Bracelet! Tie it around your wrist using a square knot (right tail over left tail, then left tail over right tail) . . . and make a friend today!

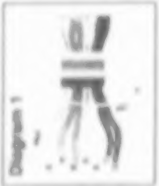
Diagram 1

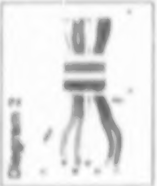
Diagram 2

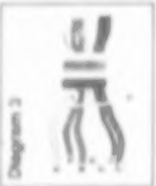
Diagram 3

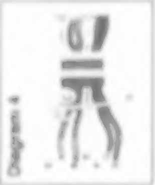
Diagram 4

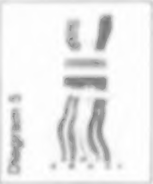
Diagram 5

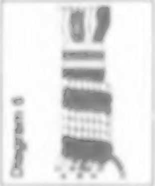
Diagram 6

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INFORMATION SHEET

SOCIAL AND EMOTIONAL DEVELOPMENT

A V

OBJECTIVE 1

Match terms associated with social and emotional development to their correct definitions.

- **Adolescence**—Transitional stage between childhood and adulthood; refers to social growth rather than physical growth
- **Cliques**—Exclusive groups made up of members who are approximately the same age and share similar attitudes, interests, and goals
- **Conformity**—Similar appearance and behavior within members of a peer group
- **Date**—A planned time together involving two or more individuals
- **Developmental tasks**—Specific social and psychological learning activities
- **Peer pressure**—Positive or negative influence people who are approximately the same age have on each other
- **Peers**—People who are approximately the same age
- **Role**—Pattern of expected behavior
- **Stress**—Mental or physical tension caused by pressure of situations and/or change

OBJECTIVE 2

Discuss factors associated with friendship development.

Being able to make friends is a vital part of social and emotional development. Friends provide an environment that fosters self growth as well as an opportunity to learn about social relationships. Friendship development is a skill that will be used throughout life. The following are factors associated with friendship development:

- **Comfort with the opposite sex**—Interaction within groups of friends provides teens with security and role models when in contact with the opposite sex.
- **Emotional support**—True friends will provide support by having mutual understanding, genuine interest, respect, empathy, trust, and good communications between each other.

- **Group interaction**—Many adolescents join cliques to find friends who share common interests, attitudes, and goals.

  NOTE: Cliques can have a very narrow view of the world and hurt other people by excluding them from the group.

- **Social skills**—Adolescents learn how to get along with others, act in various roles, practice good manners, and respect differences among different people through the process of establishing friendships.

- **Understanding of self**—Friends serve as a sounding board to test self-identity.

OBJECTIVE 3

List the developmental tasks of adolescence.

Human development is an ongoing process of learning new tasks and acquiring necessary skills for further development. The adolescent needs to accomplish several specific developmental tasks in order to find happiness, success, and self-fulfillment. These tasks include the following:

- Forming more mature relationships with peers of both sexes

- Achieving a social identity

  NOTE: Due to more flexible roles, adolescents have more choices to make than past generations did.

- Accepting one's physique and caring for one's body

  NOTE: This task involves not only accepting personal appearance but also caring for one's body in healthful ways.

- Achieving emotional independence from parents and other adults

- Preparing for adult and/or family life

- Selecting and preparing for an occupation

- Acquiring a set of ethics as a guide to behavior

  NOTE: Values derive from different sources, including parents, teachers, coaches, movies, television, and friends.

- Developing social literacy, intellectual skills, and social sensitivity

  NOTE: Social literacy refers to all forms of communication. Social sensitivity involves developing an awareness of issues outside one's immediate family.

OBJECTIVE 4 **State ways to handle negative peer pressure.**

Peer pressure can be either positive or negative, depending upon the circumstances involved. When peers use their influences to encourage good study habits and practice of acceptable social manners, the pressure is positive. However, if peer conformity interferes with personal standards, goal attainment, or personal enjoyment, the pressure is negative. Negative peer pressure includes such behaviors as cheating on an exam, stealing, or taking harmful drugs. The following strategies may be used to resist negative peer pressure:

- Establish a positive self-image.
- Establish clear goals and work toward their achievement.
- Know personal positions on issues and stick to them.
- Leave an awkward situation as soon as possible.
- Respond with a clear "NO."
- Suggest more acceptable behavior.

OBJECTIVE 5 **Select from a list functions of dating.**

During adolescence males and females become more interested in each other. As teens gain confidence in relating with the opposite sex, relationships become more exclusive. These relationships are fostered through dating. Dating experience in adolescence is very meaningful and worthwhile. The functions of dating include the following:

- Builds self-confidence
- Develops good social skills
- Encourages comfort in associating with peers
- Fosters knowledgeable decisions about future mate selection
- Increases self-understanding

- Offers new friendships
- Provides companionship
- Provides recreation and fun
- Teaches cooperation and respect

OBJECTIVE 6 **List points to remember in date planning.**

Good planning skills will help ensure a successful date. The amount of planning that is necessary depends upon how formal a date is. For example, a date to the movies does not require as much planning as a date to the prom. A prom date usually requires special clothes and often requires making floral corsage and boutonniere arrangements. The following points should be considered when preparing for a date:

NOTE: Dating practices vary from community to community. Dating roles and rules are changing and becoming more flexible. Which person takes the date initiative depends upon the individuals involved.

- Choose an activity that the persons involved will enjoy.

  EXAMPLES: Bowling, movie, fair, dinner, lunch, sporting event, school function

- Ask for the date.

  NOTE: Always give name and explain completely the details of the date. Never demand an immediate response.

- Accept or refuse the date.

  NOTE: Try to respond promptly. Be considerate of the other person's feelings, but give a definite response.

- Break the date.

  NOTE: Break a date only when absolutely necessary and let the person know as soon as possible.

- Be ready for the date at the agreed on time.

OBJECTIVE 7 **Select from a list dating concerns.**

While dating is primarily a social activity with the emphasis on fun, often there are pressures associated with it. Being aware of possible concerns of dating will help a person deal with the pressure that often arises. Concerns involved in dating include the following:

- Ability to communicate

  NOTE: After several dates communication is usually easier.

- Appropriate clothing for the occasion
- Dating rules

  EXAMPLES: Who initiates the date, how to behave, what to wear, who pays for the date, how to behave after several dates, what age to begin dating

- Events to experience
- Finances
- Parental restrictions
- Peer pressure
- Places to go
- Role perceptions
- Sexual expectations
- Transportation arrangements

OBJECTIVE 8 **Select from a list strategies for managing stress.**

Everyone has experienced some type of stress at one time or another. Some stress is exciting and positive because it challenges people to excel in life. For example, being named president of FHA/HERO is a positive stress that is good for a person. However, at other times stress is negative and may be harmful either mentally or physically. It is important to be able to recognize the signs of negative stress. These signs include behavior such as aggression, insomnia, depression, excessive sleep, uncontrollable emotions, and destructive actions. Once negative stress is identified, it is important to find constructive ways to deal with the stress. Strategies for managing stress include the following:

- Eat nutritiously.
- Exercise regularly.
- Get an adequate amount of sleep.
- Learn to relax.
- Be flexible.
- Delegate appropriate tasks.
- Find support from family, friends, or professionals trained to help people deal with stress.
- Identify the source of stress, and evaluate ways to eliminate it or modify it to reduce stress.
- Learn to say "No."

  EXAMPLES: "No, I'm not interested."
  "No, I'm afraid."
  "No, I'm unsure."
  "No, I don't want to."
  "No, I do not have time."
- Manage time wisely.
- Tackle one problem or task at a time.

  NOTE: Be able to set priorities.
- Think positively.

SUPPLEMENT 1

SOCIAL AND EMOTIONAL DEVELOPMENT

A V

INTRODUCTION

When a person successfully meets the tasks involved in adolescence, he or she will display characteristics showing that he or she is socially and emotionally healthy. While no one has all of these abilities and characteristics, a person who is socially and emotionally healthy will display many of the following abilities and characteristics:

SIGNS OF GOOD SOCIAL HEALTH

- Makes and keeps friends of both sexes
- Works and plays cooperatively

  EXAMPLES: Sportsmanship when playing basketball, shooting pool, playing golf
- Enjoys other people
- Accepts rules of the group
- Shares with others
- Is considerate of others
- Is helpful
- Controls emotions in relationships with others
- Takes part in a variety of activities with others
- Maintains a personal moral code in social relationships

SIGNS OF GOOD EMOTIONAL HEALTH

- Accepts herself or himself
- Is self-confident
- Takes risks
- Is optimistic
- Is sensitive to others' feelings and needs

- Is respectful and accepting of others
- Is satisfied with life
- Laughs at herself or himself
- Is friendly
- Interacts well with others
- Accepts and gives love
- Is sincere
- Is flexible and able to change
- Is open-minded
- Recognizes and accepts personal limitations and abilities
- Copes with success and failure
- Is helpful
- Channels emotions in an acceptable way
- Is relaxed
- Sets personal goals and works toward them
- Is guided by personal standards of behavior
- Is not suffering from unreasonable fears
- Enjoys being alone
- Accepts responsibility
- Faces problems rather than avoiding them
- Handles moderate levels of stress

INEFFECTIVE AND EFFECTIVE DATING BELIEFS

INTRODUCTION

Dating is a very important issue for adolescents. There are many widespread beliefs about dating. Often a person will become locked into one way of thinking and refuse to look at the alternatives. For example, a teenager may believe that he or she has to date because everyone else is doing it. It is important to be aware of the different alternatives and make choices that bring personal happiness.

Issue	**Ineffective Beliefs**	**Effective Beliefs**
When to start dating	When I'm 16. When my friends do. When my siblings did.	When I feel ready. When I'm responsible.
Parental approval	I don't need it. Who cares what Mom thinks? It's none of their business. I'm not going to let Dad tell me what to do.	It's a good idea to listen and try to understand. I may learn from their experience. If we don't see eye to eye, we can talk about it.
Reasons for dating	For peer approval. To act grown up. Because everybody does it. Because I "should."	Because I'm interested in someone and want to get to know the person. Because I want to develop social skills.
Similarities and differences in age, interests, attitudes	We can get along if we just ignore the differences. We must agree on everything.	It's important to recognize similarities and differences. If we don't agree, we can discuss it or accept our differences.

Issue	**Ineffective Beliefs**	**Effective Beliefs**
Other person wants to end relationship	I can't live without this person. I must have done something wrong. I must try as hard as I can to make him or her want me again. I hate him or her—how can he or she do this to me?	I feel bad, but it's not the end of the world. I wish we could keep dating, but if we can't, I'm sure I'll find someone else to get to know. He or she has to do what he or she feels is right.
Relationship ends	I am a bad person. She or he is a bad person. I'll never be happy. I'll never find another person to care for.	I can keep busy and try to meet new people. I can remember the good parts of our relationship. In time I will feel better again.
Infatuation	I must be loved by this person. Nothing and no one else is important.	It's okay to have these feelings; I can control them.
Love	Nothing is more important than being together. I need my loved one to make me happy. If we love each other everything will be okay. Love is all we need.	I can be in love and still continue to grow as an individual. My loved one is not responsible for my happiness; I am. We can learn to communicate better and can talk and resolve problems.

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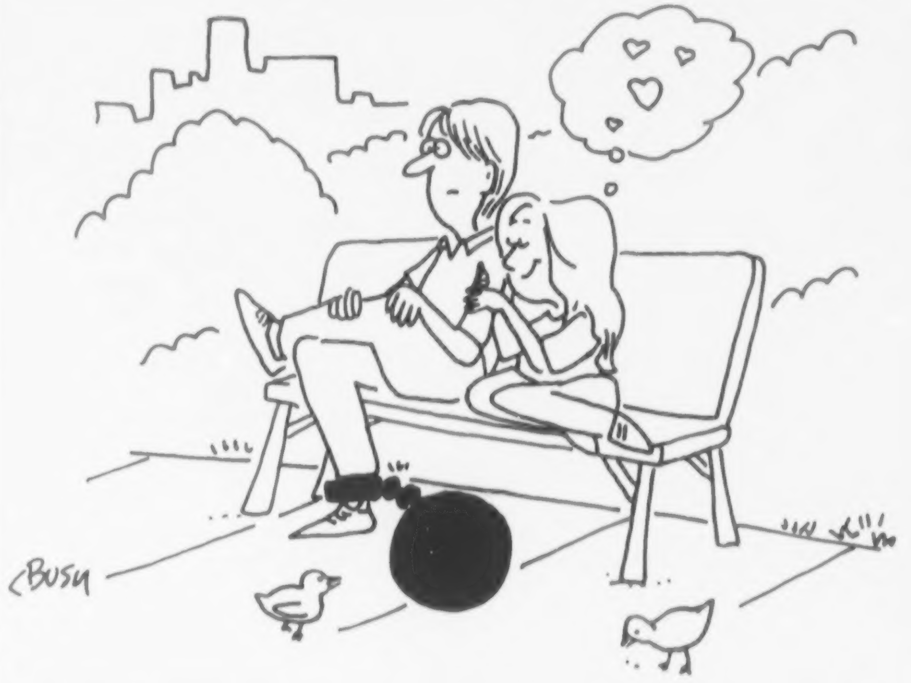
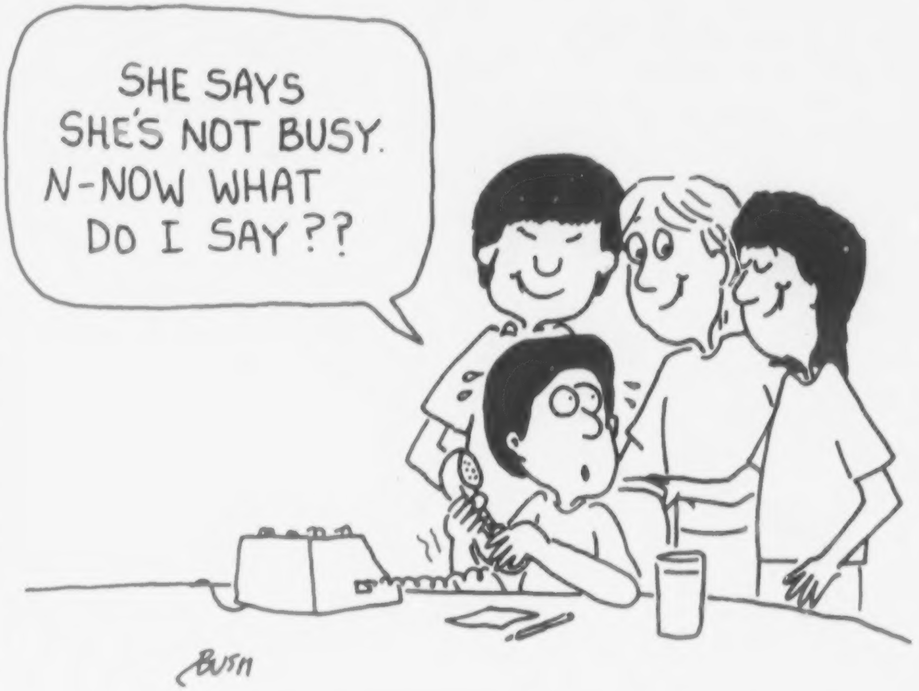
Date Possessiveness



A jealous person tries to hold on so tightly to the other that there is no room for growth.

Cartoon from ***PREP for Effective Family Living*** **Student Handbook © 1985, American Guidance Service, Inc., Circle Pines, MN 55014. Reproduced with permission of publisher. All rights reserved.**

Peer Pressure


SHE SAYS SHE'S NOT BUSY. N-NOW WHAT DO I SAY??
BUSH

Don't let peer pressure push you into dating before you feel ready.

Cartoon from *PREP for Effective Family Living* Student Handbook © 1985, American Guidance Service, Inc., Circle Pines, MN 55014. Reproduced with permission of publisher. All rights reserved.

NAME ______________________________

THE ADOLESCENT LIFE CHANGE EVENT SCALE—AGES 11 through 18

INTRODUCTION

Changes in life often produce stress. Even when the change is a positive one, it can create a certain degree of stress. Adolescence is a time for many changes and developments. Being aware of the various changes in life will help a person successfully manage the resulting stresses.

DIRECTIONS

On the scale below, circle the number opposite any change which has occurred in your life in the past year. Add up the value of your life change events.

Life Change Event	
1. Death of a parent	98
2. Brother or sister dying	95
3. Close friend dying	92
4. Parents getting a divorce or separated	86
5. Failing one or more subjects in school	86
6. Being arrested by the police	85
7. Flunking a grade in school	84
8. Family member (other than yourself) having trouble with alcohol	79
9. Getting into drugs or alcohol	77
10. Losing a favorite pet	77
11. Parent or relative in your family (other than yourself) getting very sick	77
12. Losing a job	74
13. Breaking up with a close girlfriend or boyfriend	74
14. Quitting school	73
15. Close girlfriend getting pregnant	69

16.	Parent losing a job	69
17.	Getting badly hurt or sick	64
18.	Hassling with parents	64
19.	Trouble with teacher or principal	63
20.	Having problems with any of the following: acne, overweight, underweight, too tall, too short	63
21.	Starting a new school	57
22.	Moving to a new home	51
23.	Change in physical appearance (braces, glasses)	47
24.	Hassling with brother or sister	46
25.	Starting menstrual period (for girls)	45
26.	Having someone new move in with your family (grandparent, adopted brother or sister, or other)	35
27.	Starting a job	34
28.	Mother getting pregnant	31
29.	Starting to date	31
30.	Making new friends	27
31.	Brother or sister getting married	26

Compare your score with the following:

0 - 150	No significant problems
151 - 199	Mild life crisis (30 percent chance of illness)
200 - 299	Moderate life crisis (50 percent chance of illness)
300 and over	Major life crisis (90 percent chance of illness)

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ASSIGNMENT SHEET 1 — SOCIAL AND EMOTIONAL DEVELOPMENT — A V

NAME ______________________________ SCORE ________

OBJECTIVE 9

Determine strategies to resist peer pressure.

INTRODUCTION

Adolescents are often faced with the challenge of resisting negative peer pressure. In order to effectively deal with the challenge, a person should establish a positive self-image, have clear goals and strive for their attainment, and have personal positions on issues. When faced with peer pressure, a person can resist by responding in different ways. A person can choose to leave an awkward situation, respond with a clear "NO," or suggest an acceptable behavior.

DIRECTIONS

Read each of the situations below, and choose a strategy by circling the letter of the best response. Explain your choice in the space provided.

1. Amy and Elaine were invited to a party after the football game. When they arrived they discovered that most people were drinking alcohol. Elaine encouraged Amy to try a drink.

   a. Leave the situation

   b. Respond with a "NO"

   c. Suggest another behavior

   d. Other

   Explanation: ____

   ____

   ____

   ____

   ____

   ____

2. Chris and his friends were hanging out at the mall on Friday night. Chris's friends urged him to go to the record store and shoplift a compact disc.

   a. Leave the situation

   b. Respond with a "NO"

   c. Suggest another behavior

   d. Other

   Explanation: ____

   ____

   ____

   ____

   ____

   ____

3. Tony, Marcia, Janey, and Raymond were studying together for the English final exam. After attempting to get the various characters from Shakespeare's plays straight, Janey suggested they make a cheat sheet to take in class instead of wasting more time studying. Tony and Marcia agreed wholeheartedly and urged Raymond to agree.

   a. Leave the situation

   b. Respond with a "NO"

   c. Suggest another behavior

   d. Other

   Explanation: ____

   ____

   ____

   ____

   ____

   ____

4. Jimmy's parents were out of town for the weekend. His friends wanted to go to an all-night beer party in a neighboring town. They urged him to allow them to stay at his house after the party and cover for them in case their parents called to check on them.

   a. Leave the situation
   b. Respond with a "NO"
   c. Suggest another behavior
   d. Other

   Explanation: ______________________________

5. On Halloween night, Kelley and her friends were planning on renting videotapes of horror movies and eating popcorn. As the night progressed, her friends urged her to go with them to throw eggs on the principal's car.

   a. Leave the situation
   b. Respond with a "NO"
   c. Suggest another behavior
   d. Other

   Explanation: ______________________________

ASSIGNMENT SHEET 1

Answers will vary from student to student. Explanations should show careful consideration and be logical. Examples of possible answers are as follows:

1. a. Leaving the situation is the best choice because drinking is probably the main action of the party. Elaine could refuse to leave with Amy, but at least Amy would resist the negative peer pressure herself.

2. c. Chris could suggest they go listen to his discs at his house for entertainment. Providing an alternative would benefit the whole group.

3. b. Raymond needs to set the record straight that he does not approve of cheating.

4. b. Jimmy cannot afford to jeopardize his parents' trust. He should say no, and to discourage further pressure, he should explain that his parents often check in when they are out of town.

5. d. Kelley could respond with a humorous comment to remind her friends that Halloween should be fun and not involve activities that might cause trouble later. Diverting attention is often a good way to counteract negative peer pressure.

WRITTEN TEST

SOCIAL AND EMOTIONAL DEVELOPMENT

A V

NAME ________________________ SCORE ______

OBJECTIVE 1

Match terms associated with social and emotional development to their correct definitions. Write the correct letters in the blanks.

____ 1. People who are approximately the same age

____ 2. Pattern of expected behavior

____ 3. Exclusive groups made up of members who are approximately the same age and share similar attitudes, interests, and goals

____ 4. Mental or physical tension caused by pressure of situations and/or change

____ 5. Transitional stage between childhood and adulthood; refers to social growth rather than physical growth

____ 6. Positive or negative influence people who are approximately the same age have on each other

____ 7. A planned time together involving two or more individuals

____ 8. Similar appearance and behavior within members of a peer group

____ 9. Specific social and psychological learning activities

a. Adolescence
b. Cliques
c. Conformity
d. Crowds
e. Cult
f. Date
g. Delinquency
h. Developmental stages
i. Developmental tasks
j. Ego
k. Fad behavior
l. Gang
m. Gender
n. Guilt
o. Influence
p. Peer pressure
q. Peers
r. Puberty
s. Role
t. Self-esteem
u. Stress
v. Vocation

OBJECTIVE 2 Discuss factors associated with friendship development.

OBJECTIVE 3 List the developmental tasks of adolescence.

OBJECTIVE 4 State ways to handle negative peer pressure.

OBJECTIVE 5

Select from the following list functions of dating. Write an "X" in the blank before each correct answer.

____ 1. Increases self-understanding

____ 2. Encourages illegal drug use

____ 3. Teaches clothing fundamentals

____ 4. Offers new friendships

____ 5. Develops good social skills

____ 6. Promotes rock concerts

____ 7. Builds self-confidence

____ 8. Provides recreation and fun

____ 9. Decreases self-understanding

____ 10. Develops bad social skills

____ 11. Provides companionship

____ 12. Encourages comfort in associating with peers

____ 13. Teaches cooperation and respect

____ 14. Fosters early marriages

____ 15. Fosters knowledgeable decisions about future mate selection

OBJECTIVE 6

List points to remember in date planning.

OBJECTIVE 7

Select from the following list dating concerns. Write an "X" in the blank before each correct answer.

____ 1. Role perceptions

____ 2. Time considerations

____ 3. Dating rules

____ 4. Sexual expectations

____ 5. Age differences

____ 6. Ability to communicate

____ 7. Tardiness

____ 8. Infatuation

____ 9. Events to experience

___ 10. Transportation arrangements

___ 11. Grade average

___ 12. Parental restrictions

___ 13. Peer pressure

___ 14. Food allergies

___ 15. Finances

___ 16. Places to go

___ 17. Appropriate clothing for the occasion

OBJECTIVE 8

Select from the following list strategies for managing stress. Write an "X" in the blank before each correct answer.

____1. Ignore big problems.

____2. Get an adequate amount of sleep.

____3. Eat quickly.

____4. Learn to relax.

____5. Do not involve others in personal problems.

____6. Think positively.

____7. Be flexible.

____8. Do every task alone.

____9. Avoid exercise.

____10. Tackle one problem or task at a time.

____11. Learn to say "No."

____12. Slow down and waste time.

____13. Delegate appropriate tasks.

____14. Identify the source of stress, and evaluate ways to eliminate it or modify it to reduce stress.

____15. Display anger.

____16. Eat nutritiously.

____17. Manage time wisely.

____18. Avoid stress entirely.

____19. Find support from family, friends, or professionals trained to help people deal with stress.

____20. Exercise regularly.

NOTICE

The following assignment sheet is not a part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 9

Determine strategies to resist peer pressure.

SCORE ________

WRITTEN TEST ANSWERS

SOCIAL AND EMOTIONAL DEVELOPMENT

A V

OBJECTIVE 1

1. q
2. s
3. b
4. u
5. a
6. p
7. f
8. c
9. i

OBJECTIVE 2

Discussion should include the following:

- **Comfort with the opposite sex**—Interaction within groups of friends provides teens with security and role models when in contact with the opposite sex.
- **Emotional support**—True friends will provide support by having mutual understanding, genuine interest, respect, empathy, trust, and good communications between each other.
- **Group interaction**—Many adolescents join cliques to find friends who share common interests, attitudes, and goals.
- **Social skills**—Adolescents learn how to get along with others, act in various roles, practice good manners, and respect differences among different people through the process of establishing friendships.
- **Understanding of self**—Friends serve as a sounding board to test self-identity.

OBJECTIVE 3

Answers should include the following:

- Forming more mature relationships with peers of both sexes
- Achieving a social identity
- Accepting one's physique and caring for one's body

- Achieving emotional independence from parents and other adults
- Preparing for adult and/or family life
- Selecting and preparing for an occupation
- Acquiring a set of ethics as a guide to behavior
- Developing social literacy, intellectual skills, and social sensitivity

OBJECTIVE 4 Answers should include the following:

- Establish a positive self-image.
- Establish clear goals and work toward their achievement.
- Know personal positions on issues and stick to them.
- Leave an awkward situation as soon as possible.
- Respond with a clear "NO."
- Suggest more acceptable behavior.

OBJECTIVE 5 1, 4, 5, 7, 8, 11, 12, 13, 15

OBJECTIVE 6 Answers should include the following:

- Choose an activity that the persons involved will enjoy.
- Ask for the date.
- Accept or refuse the date.
- Break the date.
- Be ready for the date at the agreed on time.

OBJECTIVE 7 1, 3, 4, 6, 9, 10, 12, 13, 15, 16, 17

OBJECTIVE 8 2, 4, 6, 7, 10, 11, 13, 14, 16, 17, 19, 20

OBJECTIVE 9 Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

SOCIAL MANAGEMENT SKILLS

A VI

INTRODUCTION

Developing personal management skills takes effort and practice. Most people want to know how to behave in the most appropriate manner. When everyone has the same understanding of proper etiquette, people can feel comfortable knowing their behavior is acceptable to others. The information contained in this unit covers the basics of personal courtesies and good manners.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe common courtesies and social management skills. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with social management skills to their correct definitions.
2. Determine correct etiquette to use when making introductions and greetings.
3. Discuss guidelines for handshaking etiquette.
4. Determine proper telephone etiquette.
5. State socially acceptable rules of date etiquette.
6. Select from a list basic table manners.
7. Select from a list proper dining etiquette when using formal table settings.
8. Calculate appropriate tips for services provided.
9. Choose proper etiquette for attending a wedding.
10. Discuss appropriate manners to use as a guest in someone's home.
11. Describe the points that should be included when writing thank-you notes.
12. Select from a list actions which reflect common courtesies and everyday manners.

13. Choose proper table etiquette in a formal setting. (Assignment Sheet 1)

14. Write a thank-you note. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.
- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss social management skills.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Ask the class members to share their views on what social management skills are.
- Lead a class discussion on when, where, and why social etiquette is important.
- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Cover the objective information on making introductions.
- Ask for volunteers to practice making introductions as a class demonstration. Be prepared by having several introduction scenarios written out for students to use.
- Use a video camera and record the introductions being presented to the class. Students might go beyond introductions and expand their conversations into short introductory interviews. Play back the video and discuss how effectively and correctly the introductions were made.

Objective 3

- Allow students to stand and practice shaking hands with other classmates. Follow the practice session with a discussion on the importance of a firm, confident handshake.

Objective 4

- Bring a disconnected telephone and a tape recorder to class. Ask students to practice answering and using the telephone correctly. Tape record their responses and play them back to the students. Ask students to evaluate the pitch, tone, and rate of speech used.

- Have students smile, frown, chew gum, or talk with ice in their mouths when answering the telephone. Record, playback, and discuss the differences in voice quality.

- Discuss answering machines and telephone use. Explain to students that it is poor manners to hang up instead of leaving a brief message on the machine.

- Show *Telephone Communication Skills* to demonstrate to students how telephone courtesy and discourtesy can affect a business's image.

- Initiate a class discussion on tactful ways to end phone conversations with people who are soliciting.

Objective 5

- Encourage class participation as date etiquette is discussed. Initiate a discussion on appropriate dressing guidelines to consider when going on a date.

Objective 6

- Have students discuss *their* guidelines for table manners. Compare student responses to the guidelines given in the Information Sheet.

- Demonstrate various table manners.

  EXAMPLES: Where to place used flatware, how to properly lay a napkin in the lap and on the table after a meal

- Ask the class for good examples of table conversation. What are some poor examples?

- Use Transparency Master 1 for information on informal table settings.

Objective 7

- Have students relate situations where they have seen formal table settings used to the material covered in the Information Sheet.

- Refer to Transparency Master 2 for a closer look at formal table settings.

- Refer to Transparency Master 3 for information on buffet dining. Explain to students that the buffet table holds the serving dishes and utensils, dinnerware, flatware, and napkins. Guests serve themselves at a buffet. This service style is usually used when large numbers of people are served.

- Bring paper and cloth napkins to class. Be prepared to teach the students decorative ways to fold napkins for a formal table setting.

- Set demonstration place settings, and ask the students to suggest possible menu items for such a setting, *or* give students sample menus and ask them to set demonstration place settings.

- Use Assignment Sheet 1 to give students practice in choosing flatware and using table manners in a formal setting.

- Supplement Assignment Sheet 1 by allowing students a hands-on experience at setting a table.

- Let students plan a party using the social skills discussed.

- Discuss different serving styles. Refer to *Effective Social Skills*, pages 66 and 67, for information on family style, food served on plates, formal style, semi-formal style, and buffet serving styles.

Objective 8

- Discuss when tipping is appropriate and how much of a tip is recommended.

- Ask if any class members have ever worked in a position where they were tipped. How did they feel when they were under or over tipped?

- Refer to Activity Sheet 1 to give students practice in calculating tips.

- Use *Tips on Tipping* as an additional source of tipping guidelines.

- Invite a waiter and\or waitress to visit the class to discuss matters such as tip-sharing, taxing on tips, and base salaries common to the job. Students may not realize that in many restaurants the tips received by waiters and waitresses are considered part of the salary.

Objective 9

- Discuss wedding etiquette.

Objective 10

- Lead a class discussion on being a guest in someone's home. Ask for class input on additional manners that make a gracious guest.

Objective 11

- Bring examples of thank-you notes to class. Read the examples aloud, and ask for class discussion on the points covered in the notes. Ask how the notes could be improved.

- Invite a representative from a local stationery store to visit the class and discuss the proper way to fill out and address letters and invitations.

- Discuss how to address envelopes.

- Use Assignment Sheet 2 for students to practice writing thank-you notes.

- Encourage each student to bring a postage stamp to class. Have each student write a note of thanks, address the envelope, and actually mail it to a second party.

- Allow students to practice writing invitations and addressing envelopes. Use *Effective Social Skills* as a resource.

Objective 12

- To conclude the unit, discuss how social management skills can prepare students for career fields.

APPLICATION

Objective 13

- If not done earlier in the unit, use Assignment Sheet 1 to have students choose proper table etiquette in a formal setting.

Objective 14

- If not already completed, assign students to write a thank-you note using Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Telephone Communication Skills*

  NOTE: This film is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this film from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may obtain information on ordering *Telephone Communication Skills* from American Bankers Association, 1120 Connecticut Ave., N.W., Washington, D.C. 20036.

Publications

- See the list of unit references for publications available to provide in-depth information on social management skills.

Additional Resources

- *Tips on Tipping* is a wallet-sized guide for consumers available from ABEL Express, 230 East Main Street, Carnegie, Pennsylvania 15106. Call 800-542-9001 for price and availability.

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BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Language Arts 132	Comprehends	Information-written	
	Language Arts 182	Evaluates	Information-written	Appropriateness
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
OBJECTIVE 3	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 4	Language Arts 132	Comprehends	Information-written	
	Language Arts 182	Evaluates	Information-written	Appropriateness
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 5	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 6	Language Arts 182	Evaluates	Information-written	Appropriateness
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 7	Language Arts 182	Evaluates	Information-written	Appropriateness
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Free Enterprise 118	Identifies	Cost factors	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Mathematics 015	Calculates/ Evaluates	Percent	In/decrease, markup/discount
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 227	Solves problems	Fractions/decimals ratios/percents	
OBJECTIVE 9	Language Arts 182	Evaluates	Information-written	Appropriateness
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 10	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 11	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 12	Language Arts 182	Evaluates	Information-written	Appropriateness
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 13	Language Arts 136	Comprehends	Information-written	Charts/tables/ graphs
	Language Arts 278	Uses	Text resources	
OBJECTIVE 14	Language Arts 120	Composes/ Edits	Social communications letters	Personal
	Language Arts 278	Uses	Text resources	

INFORMATION SHEET | SOCIAL MANAGEMENT SKILLS | A VI

OBJECTIVE 1

Match terms associated with social management skills to their correct definitions.

- **Etiquette**—Guidelines for correct behavior
- **Flatware**—Table utensils used for eating

  EXAMPLES: Knives, forks, spoons
- **Gratuity**—Favor or gift given in return for service; often in the form of money such as a tip
- **Host**—A male who entertains guests, either socially or in a business
- **Hostess**—A female who entertains guests, either socially or in a business
- **Manners**—Polite behavior based on thoughtfulness, common sense, and courtesy
- **Valet parking**—Automobile parking services provided for patrons by an attendant

OBJECTIVE 2

Determine correct etiquette to use when making introductions and greetings.

Making introductions and personal greetings are symbols of friendship and courtesy. There are rules of etiquette to help make introductions in a respectful, thoughtful manner. Use the following general guidelines the next time an introduction is in order.

NOTE: A key to help remember the correct introduction method is to always say the name of the female, older person, or more prominent person first. Follow the name with a statement such as, "I would like for you *to* meet ..."

- Introduce one person *to* another.

  EXAMPLE: "Mrs. Sue Harris, I would like for you to meet my cousin, Jack Smith."

- Introduce men *to* women.

  EXAMPLE: "Janet Sharp, I would like for you to meet Joe Dodd.

- Introduce younger people *to* older people.

  EXAMPLE: "Uncle Bob, please meet my classmate, Joyce Pope."

- Introduce less prominent people *to* more prominent people.

  EXAMPLE: "Governor Alice Rhodes, I would like to introduce my father to you. Please meet Mark Green."

- Include the full name of the people being introduced.

- State ones own name first when introducing oneself.

  EXAMPLE: "Hello, my name is ..."

- Restate the name of the newly introduced person.

  EXAMPLE: "Bill, it was good to meet you today!"

  NOTE: Repeating names helps to recall the name at a later date and shows respect and interest in the person that has been introduced.

OBJECTIVE 3

Discuss guidelines for handshaking etiquette.

There are general guidelines for handshaking etiquette in the American culture, but they are flexible guidelines. If a person being introduced is not aware of proper etiquette, the guidelines should be overlooked and the most appropriate response should be made.

NOTE: Handshaking is not a practiced greeting in all cultures. Consider the cultural setting before assuming a handshake is appropriate.

- Males should always extend the right hand for a handshake when greeting or departing each other.

- Females have the option of shaking hands when they greet each other.

  NOTE: Shaking hands when greeting or departing the company of other females is a good practice to establish.

- **Females and males in business settings should consider a handshake as a standard gesture of introduction. Females should initiate handshakes with males. If the female does not extend her hand, the male may offer his hand to shake.**

OBJECTIVE 4 **Determine proper telephone etiquette.**

When using the telephone, good manners are a must. Since there is no eye contact and the body language of the caller and receiver are unknown, the attitude of a person is expressed solely through the words that are heard through the telephone receiver. Both the caller and the receiver of telephone calls should follow a few basic guidelines to effectively communicate when using the telephone.

NOTE: When placing or receiving a call, turn down the volume on equipment near the phone such as televisions, radios, and tape players.

When placing a call:

- Know the purpose of the call, and be prepared to communicate that purpose.
- Remove any food, ice, gum, candy, cigarette, or pencil from the mouth before calling.
- Identify who is calling as soon as the telephone is answered.
- Ask to please speak with the specific person the call is for.
- Ask the receiver of the call if it is a good time to talk.

  EXAMPLE: "Hello, this is T.R. Boyd. Is James in? James, do you have a few minutes to visit with me about tomorrow night's game?"

- Give specific information the receiver might need to know if he or she needs to respond; be clear about the time, date, and place.

  EXAMPLE: "My parents have an extra ticket for the Oklahoma State University basketball game. The game is tomorrow night at 7:00 p.m. in Stillwater. Would you like to go with my family and me?"

- Limit the length of the call, respecting the rights of other family members to use the phone.

NOTE: If the wrong number is accidentally dialed, apologize politely, hang up, and double-check the number dialed.

When receiving a call:

NOTE: If the call received is obscene, hang up the telephone receiver immediately. Do not respond or encourage conversation with the caller.

- Answer "Hello!" or "Hello, (name) residence."

  NOTE: "What!," "Yah!," or "Who is this?" are *never* appropriate and should not be used when answering the telephone.

- If the caller does not identify himself or herself ask "Who is calling please?"

- Thank the caller for his or her phone call at the end of the conversation.

OBJECTIVE 5 **State socially acceptable rules of date etiquette.**

Dating can be a fun and important opportunity to practice using the best manners possible. It is not necessary to "put on an act" in order to impress a date. But, there are some socially acceptable rules to assist in successful date etiquette.

- **Be definite when asking for a date**—Know exactly when the date will be and what transportation is available *before* asking for a date. Have in mind where and what the date might entail.

- **Be prepared for a "yes" or a "no" answer**—While a "yes" answer is preferred, a "no" answer should be accepted with respect. The person may already have plans.

- **Be polite when accepting or turning down a date**—Treat the person asking for the date with respect.

- **Give a definite answer when asked for a date**—The person asking for the date will be able to make further plans only if given a definite answer from the prospective date.

  NOTE: Sometimes a person may need to check with family members or a family calendar before giving a definite answer. If this is the case, it would be appropriate to indicate that the date would like to be accepted, but that other family members must be consulted first. Respond back with a definite answer as soon as possible.

- **Thank the person for the invitation**—Even if the date is turned down, a simple but sincere thank you is in order.

- **Keep the date if it is accepted**—In most cases dates should not be broken. In case of extreme emergency or illness, or if there is reason to believe the date would include activities that are not acceptable, a date may be cancelled.

- **Be on time**—It is bad manners to keep others waiting.

- **Meet dates at the door**—Honking the horn while still in the car is not a socially accepted way to start a date.

- **Introduce dates to parents/be polite to parents**—Being polite to parents is always socially acceptable and highly advisable behavior.

- **Be considerate of the financial aspect of dating**—When a date is paying for the meal, ask him or her for menu suggestions if unsure how expensive to order. It is usually safest to order a medium priced item.

- **Know curfews and be home at the correct times**—Making curfews will show parents that the date was responsible and may help to expand future dating rights.

OBJECTIVE 6 **Select from a list basic table manners.**

Whether on a date, at home, or eating with friends at a restaurant, personal table manners are essential. It takes practice for good manners to come naturally and automatically, especially when in an unfamiliar environment. Basic table manners to practice daily include the following:

- Be on time for meals.

- Allow women to be seated first.

- Place dinner napkin in the lap *after* the host or hostess does so.

  NOTE: Large dinner napkins should be laid in the lap half opened. Small luncheon napkins may be fully opened.

- Sit with arms resting in the lap, not leaning or resting elbows on the table.
- Contribute to table conversations, avoiding controversial or disagreeable subjects, and never talking when there is food in the mouth.
- Wait until everyone has been served to begin eating.

  NOTE: When at a banquet or in a very large group, one may begin eating after several people in close proximity have been served.

- Begin eating using the outside pieces of flatware first.
- Place used flatware across the edge of the plate, not on the table or tablecloth.
- Watch the hostess or host and follow her or his lead when in doubt about how to eat a particular food or which piece of flatware to use.
- Sample foods before adding any extra seasonings.
- Ask for food items to be passed instead of reaching for them.
- Place napkins on the table to the left of the plate when the meal is finished; neither refold the napkin nor wad it up, but neatly place it.

  NOTE: If one needs to leave the table during the meal, the napkin should be placed in the empty chair, not on the table.

- Leave the dishes as they are on the table; neither push plates back nor stack the dishes at the table.

  NOTE: When eating at a school cafeteria or fast food restaurant it is basic good manners to clear the table area used and throw away paper items.

OBJECTIVE 7

Select from a list proper dining etiquette when using formal table settings.

The home, the prom, and school banquets are excellent places to practice the general table manners discussed in Objective 6. In addition, at formal affairs it is common to be confronted with table settings that are more elaborate than those used on a daily basis. In addition to general table manners, remember the following guidelines when eating a formal meal.

- Turn the coffee cup upside down if coffee is not desired.
- Start using the flatware that is farthest from the plate and work in toward the plate.

  NOTE: The only exception is if the table is set incorrectly.
- Place used flatware on the saucer or plate diagonally from the upper left to the lower right, with the handles slightly extended over the edge when finished with each course.
- Rest the soup spoon in the plate under the bowl when not in use or when finished.
- Break bread into moderate sized pieces to be eaten; place a pat of butter on the bread plate and butter one or two bites at a time.
- Crumple paper and plastic wrappers from sugar, crackers, or other accompaniments; tuck crumpled wrappers under the plate rim or place them on the edge of the butter plate.
- Excuse oneself from the table to remove food items lodged between teeth; toothpicks are never appropriate at the table.

OBJECTIVE 8

Calculate appropriate tips for services provided.

Tipping or leaving a gratuity is a way of thanking those who provide services. Being waited on in a restaurant, summoning help with luggage at an airport or in a hotel, or using valet parking services are examples of when a tip might be appropriate. There are some basic guidelines to help determine when and how much of a tip is appropriate. In all cases, the tip should be deserved. If the service received is poor, the tip should be reduced. If the service received is very bad, the manager should be alerted to the service received and no tip should be given.

- In most restaurants, the standard gratuity to be left is 15 percent of the check total, excluding tax; if the service was exceptional, the tip should be increased.

- In elegant restaurants, it is recommended to leave a gratuity of 20 percent of the check total, excluding tax; if the service was exceptional, the tip should be increased.

  NOTE: If the check is brought to the table on a small tray, expect the waitress or waiter to take the meal payment from the table. Place money or credit card on the tray. The waitress or waiter will pick the tray up and return change to the table on the same tray. It is appropriate to then leave the merited tip on the tray. If a large group is served, the gratuity may be figured into the check before it is brought to the table.

- Tip valet parking services one dollar if in a large city and fifty cents in a small city.

- Tip hotel or airport representatives who assist with luggage fifty cents per bag.

- Tip taxi drivers twenty-five cents minimum or 15 percent of the total meter fare.

OBJECTIVE 9 **Choose proper etiquette for attending a wedding.**

Special occasions call for special etiquette guidelines. One of the most celebrated and exciting special events one can be invited to attend is a wedding. There are some basic etiquette guidelines to help direct guests in their participation.

- Do not bring dates unless the invitation specifies that it would be appropriate.

- Arrive at the wedding early enough to be seated before the wedding ceremony begins.

- Rise immediately after the mothers of the bride and groom rise to honor the bride as she comes down the aisle.

  NOTE: The custom of rising to honor the bride is not followed in all weddings; follow the example of the mothers of the bride and groom for appropriate actions.

- Attend the wedding reception, and place the wedding gift on a prepared gift table.

  NOTE: An invitation to a wedding does not obligate the receiver to present the couple with a gift. If the invited person is not planning to attend the wedding, a note of congratulations prior to the wedding is appropriate. However, if the invitation is accepted, wedding guests are expected to present some tangible contribution to the couple's new life together.

- Congratulate the wedding party in the receiving line after the ceremony

OBJECTIVE 10

Discuss appropriate manners to use as a guest in someone's home.

Being invited into another person's home is a privilege and should be treated as such. Polite guests are appreciated and often welcome to visit again. Keep the following suggestions in mind when visiting friends or family in their homes.

NOTE: It is appropriate to inform the host or hostess of any specific food requirements, allergies, or other special needs *before* the visit.

- Promptly answer invitations, making certain of the date and time the host or hostess expects arrival.
- Fit into the family's schedule and routine as much as possible.
- Cooperate graciously with special requests regarding behaviors.

  EXAMPLES: Keep music low, no dipping or smoking

- Respect the family's privacy by not snooping or eavesdropping in family matters.
- Help the hostess or host when opportunities arise.
- Be enthusiastic about foods or activities that have been planned during the visit.
- Thank the hostess or host when leaving, and follow up the visit by mailing a note of appreciation.

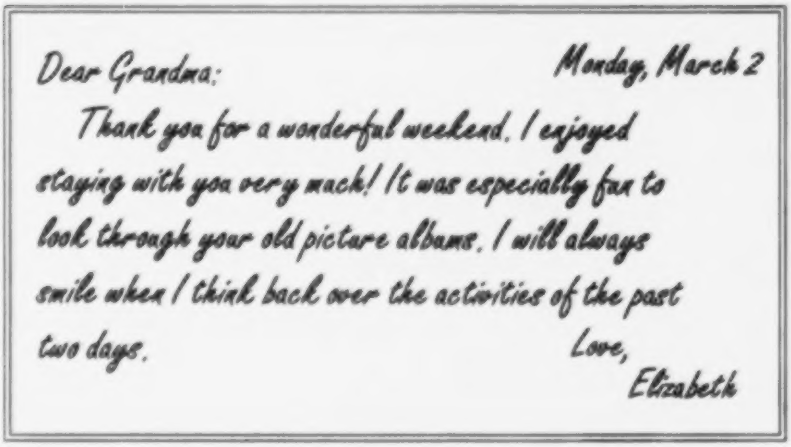
OBJECTIVE 11

Describe the points that should be included when writing thank-you notes.

One social skill often neglected is to properly thank others after they have done something thoughtful. Objective 10 stated that thank-you notes should be sent after one has been a guest in someone's home. Also, gifts received for birthdays, Christmas, graduation, weddings, and illness all merit a proper "thank you." The purpose of thank-you notes or letters is to let the giver know that his or her generosity has been appreciated. When writing thank-you notes, remember the following guidelines:

- Write thank-you notes within a week after being a guest or receiving a gift; indicate the day or date the note was written in the upper right corner.
- Handwrite all thank-you notes or letters.
- Be sincere and explanatory.
- Mention the gift or item given.

EXAMPLE:



Dear Grandma: Monday, March 2

Thank you for a wonderful weekend. I enjoyed staying with you very much! It was especially fun to look through your old picture albums. I will always smile when I think back over the activities of the past two days.

Love,
Elizabeth

NOTE: A one-line acknowledgement that sounds like a form letter shows little effort or appreciation on the receiver's part.

OBJECTIVE 12

Select from a list actions which reflect common courtesies and everyday manners.

Small courtesies are always correct if they are done in a natural way. Regardless of gender, using good manners involves being responsive to the needs of others. Remember the following practices of common courtesy and everyday manners.

- **Use litter baskets to dispose of waste items**—Paper and plastic products are abundant in today's society. It is up to each individual to help the country's conservation efforts and keep highways, parking lots, school grounds, and buildings free of waste items.
- **Hold the door open for men or women**—If the next person to come through a door has his or her hands full, if he or she is elderly, or if he or she is accompanied by a small child, it is common courtesy to hold the door open for that person.
- **Offer to give up a seat if someone without a seat is burdened**—If a person is elderly, pregnant, is holding a baby, or has his or her arms full, it is good manners to offer a seat when seating space is limited.
- **Refer to people by name when speaking to them**—It is far better manners to refer to a person by name than to call him or her "babe," "honey," or any slang term.
- **Be considerate of others when in a public place**—When in the company of others, respect their personal rights. Keep the radio volume down, cigarette smoke out of the faces of others, and personal trash in disposal receptacles, where it belongs.
- **Accept compliments with pride, and say thank you**—A compliment is given as special recognition for an action or accomplishment. Let the person know the compliment was appreciated.

BASICS OF TABLE SETTINGS

INTRODUCTION

A few simple rules for table settings serve as a guide for most occasions. Common practices for table setting have developed because they make sense. Tableware is placed on the table to make the meal easy to serve and easy to eat. At any meal, the pieces used are dictated by the food to be served; therefore, check the menu and how each food it to be served before setting any table. Set only the pieces of flatware which will be used for the meal.

NOTE: Cover refers to the arrangement of dinnerware, flatware, napkin, and glassware at each place setting.

FLATWARE

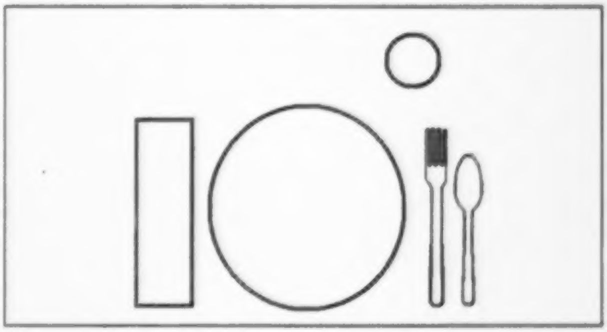
- Arrange knives, forks, and spoons in the order in which they are to be used from the outside toward the plate.

  NOTE: The pieces to be used first are at the outer edge of the place setting, and pieces to be used last are nearest the plate.

- Place flatware about one inch from the edge of the table.
- Place the knife with the cutting edge toward the plate at the right of the cover.

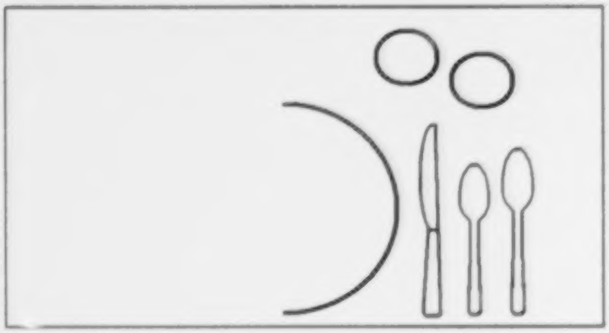
  NOTE: If no knife is required for the meal, the fork is placed to the right of the cover instead of the left. (Figure 1)

FIGURE 1



- Place spoons with the bowls up at the right of the knife. (Figure 2)

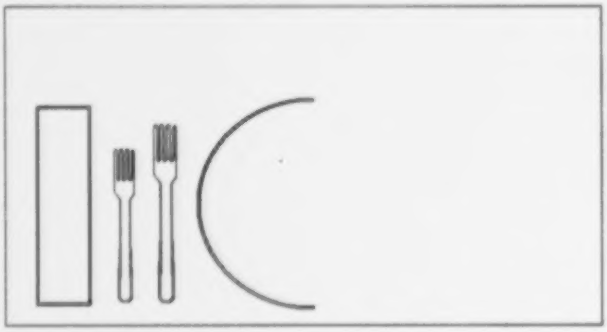
FIGURE 2



- Place forks with tines up at the left of the cover.
- Place the napkin to the left of the cover. (Figure 3)

NOTE: In formal settings the napkin is sometimes placed in the center of the plate.

FIGURE 3



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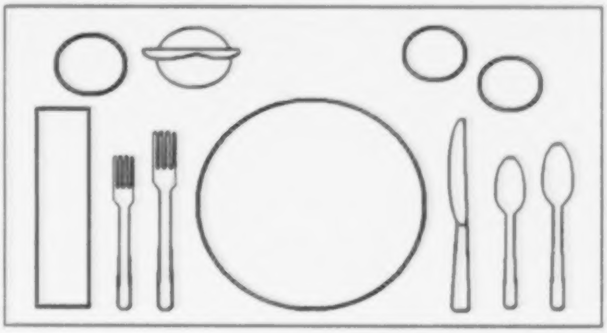
DINNERWARE

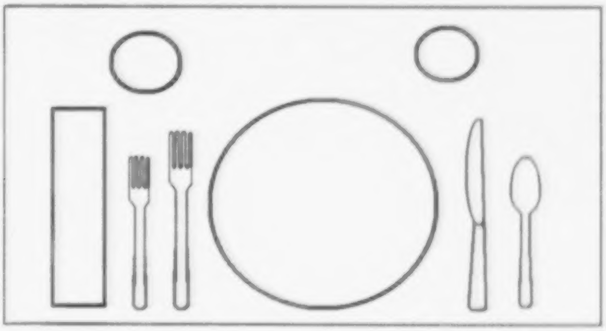
- Place the plate at the center of the cover one inch from the edge.
- Place bread and butter plate at the tip of the fork. (Figure 4)

FIGURE 4



- Place salad plates at the upper left of each cover. (Figure 5)

FIGURE 5



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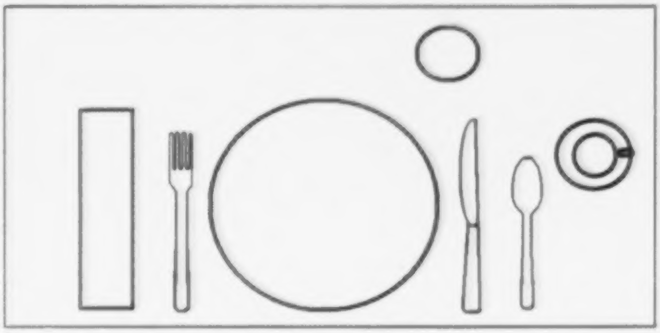
- Place the cup and saucer to the right of the cover. (Figure 6)

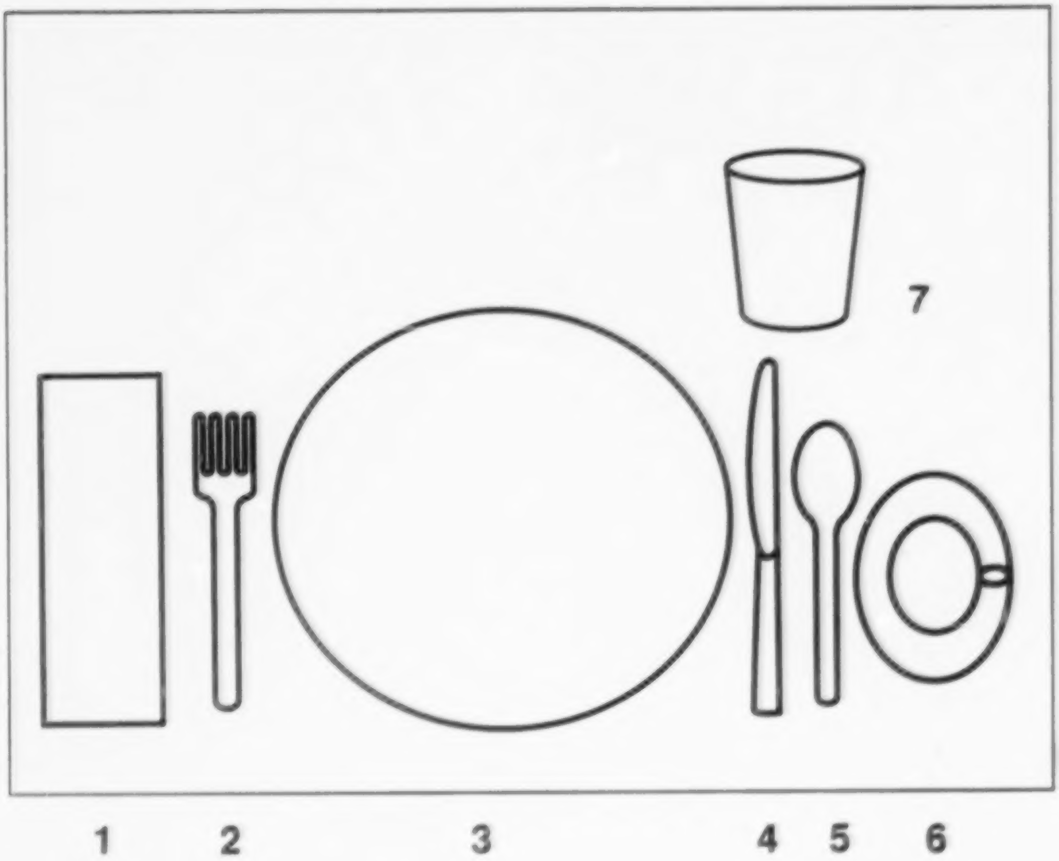
FIGURE 6



GLASSWARE

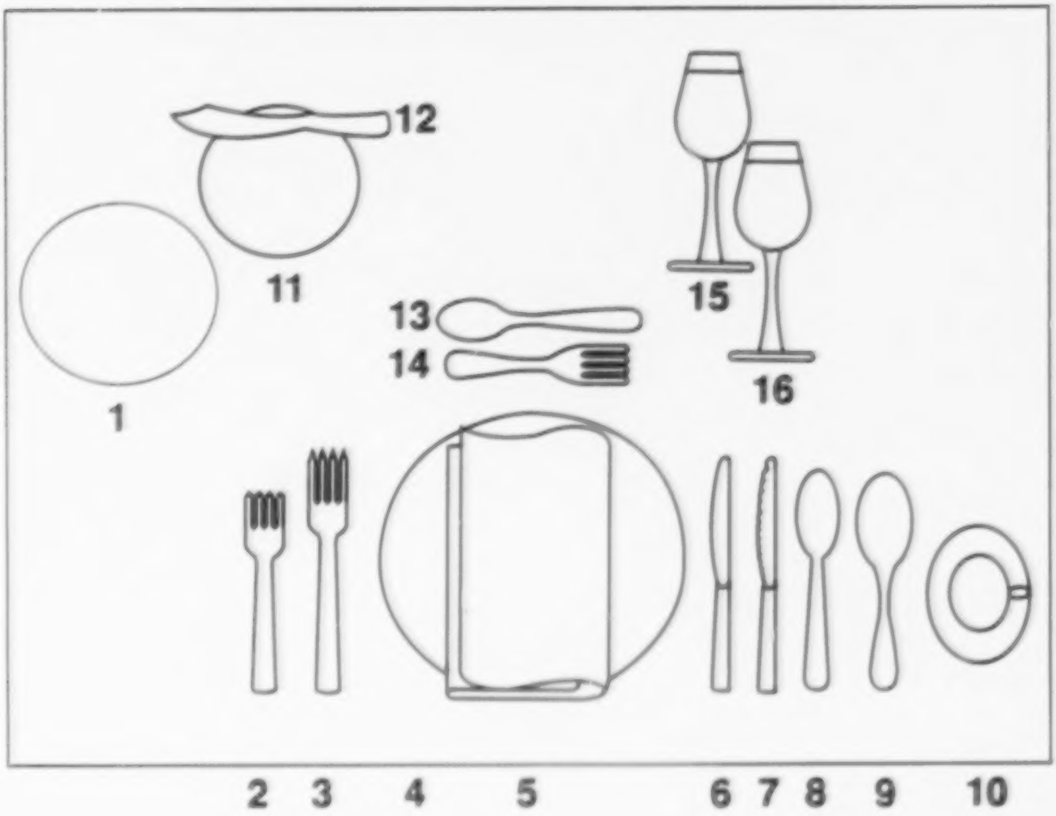
- Place the glass just above the knife when one glass is used.
- Place the second glass below and to the right of the first glass when two glasses are used.

Informal Table Setting



1. Napkin
2. Fork
3. Plate
4. Knife
5. Spoon
6. Cup and Saucer
7. Glass

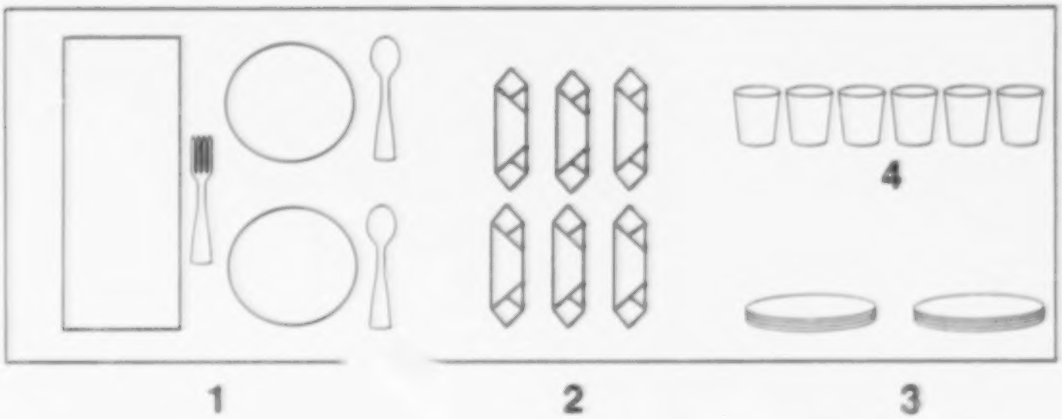
Formal Table Setting



1. Salad Plate
2. Salad Fork
3. Dinner Fork
4. Dinner Plate
5. Dinner Napkin
6. Dinner Knife
7. Meat Knife
8. Teaspoon
9. Soup Spoon
10. Cup and Saucer
11. Butter Plate
12. Butter Knife
13. Dessert Spoon
14. Dessert Fork
15. Water Glass
16. Beverage Glass

Buffet Service

Allows Self-Service for Guests



1. Serving Dishes and Utensils
2. Napkins and Flatware
3. Plates
4. Beverage Glasses

NAME ______________________________

PRACTICING TIP ETIQUETTE

INTRODUCTION

To properly thank waiters, waitresses, and various other service workers, it is important to know how much money is an appropriate amount to leave as an expression of gratitude for services provided. As discussed in Objective 8, most tips are based on 15 percent and 20 percent of the total bill (excluding tax).

The word "percent" is represented by the % symbol. Percent means per one hundred. Therefore, 15% means 15 per one hundred. In terms of tipping, 15% means 15 cents for every 100 cents, or for every one dollar.

EXAMPLE:			
	Meal cost	$25.00	
	Tip 15%	X .15	
	Appropriate tip	3.7500	or $3.75

DIRECTIONS

For each example meal, calculate the cost of the meal and the amount of the tip.

1.

JOE'S DINER	
Hamburger	$3.00
French Fries	.75
Soft Drink	.50
Pie	1.50
Meal Cost ...	______
Tip 15%	______
Appropriate Tip	______

2.

THE GRIDDLE	
Pancake Platter	$3.50
Bacon & Eggs	2.25
Toast	1.00
Juice	.75
Coffee	.50
Meal Cost ...	______
Tip 15%	______
Appropriate Tip	______

3.

ELEGANT INN

Salad	$ 3.50
Appetizer	5.25
Steak	20.15
Iced Tea	1.00
Coffee	1.00
Meal Cost	______
20% Tip	______
Appropriate Tip	______

4.

FANCY FEAST RESTAURANT

Soup	$ 2.25
Salad Bar	4.50
Sea Platter	17.10
Baked Potato	1.50
Cheesecake	3.50
Coffee	1.00
Meal Cost . . .	______
20% Tip	______
Appropriate Tip	______

ACTIVITY SHEET 1

1. $5.75
   x .15
   $0.86

2. $8.00
   x .15
   $1.20

3. $30.90
   x .20
   $ 6.18

4. $29.85
   x .20
   $ 5.97

ASSIGNMENT SHEET 1

SOCIAL MANAGEMENT SKILLS

A VI

NAME ______________________ SCORE ________

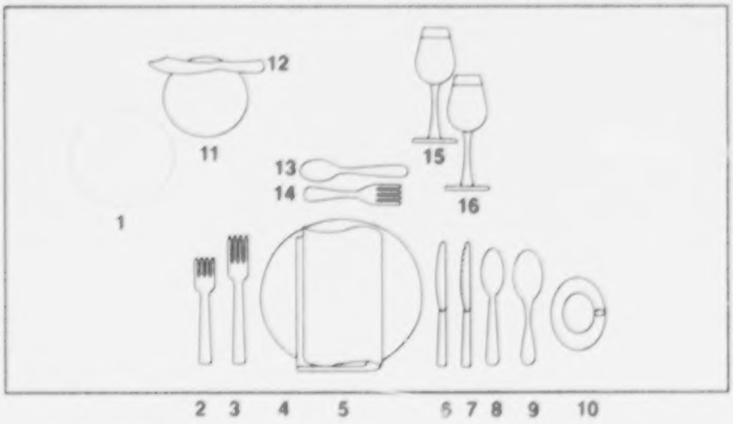
OBJECTIVE 13 **Choose proper table etiquette in a formal setting.**

Part I

DIRECTIONS Using Figure 7, answer the following questions.

1. Which is the salad plate? ______________________
2. Which fork is appropriate to use for salad? ______________
3. Which spoon is used for soup? ______________________
4. If coffee is served, what should non-coffee drinkers do? ____
5. Which spoon would coffee drinkers use to stir sugar into their coffee? ______________________________________
6. Which fork is the dinner fork? ______________________
7. Which knife is used to cut meat at the dinner table? ______
8. Which knife is used to butter bread? ________________
9. Which piece of flatware would be used to eat ice cream for dessert? ______________________________
10. Where should the napkin be placed after the meal is finished? ____

FIGURE 7



Part II

DIRECTIONS Given the following menu, draw the appropriate place setting in the space provided. Include all table items that will be needed.

Green Salad
Stuffed Chicken Breast
Glazed Carrots Baked Potato
Hot Rolls
Chocolate Cake
Coffee Water

ASSIGNMENT SHEET 2

SOCIAL MANAGEMENT SKILLS A VI

NAME ______________________ SCORE ______

OBJECTIVE 14 **Write a thank-you note.**

DIRECTIONS Practice writing skills and social management skills by preparing thank-you notes for the following situations. Follow the guidelines described in Objective 11 to be certain points to remember when writing thank-you notes are included.

Part I

OCCASION: Christmas
GIFT: Wrist watch
FROM: Grandfather

Part II

OCCASION: **Birthday**
GIFT: **Flower arrangement**
FROM: **Boyfriend/Girlfriend/Friend**

Part III

OCCASION: **Graduation**
GIFT: **$35.00 Savings Bond**
FROM: **Aunt and Uncle**

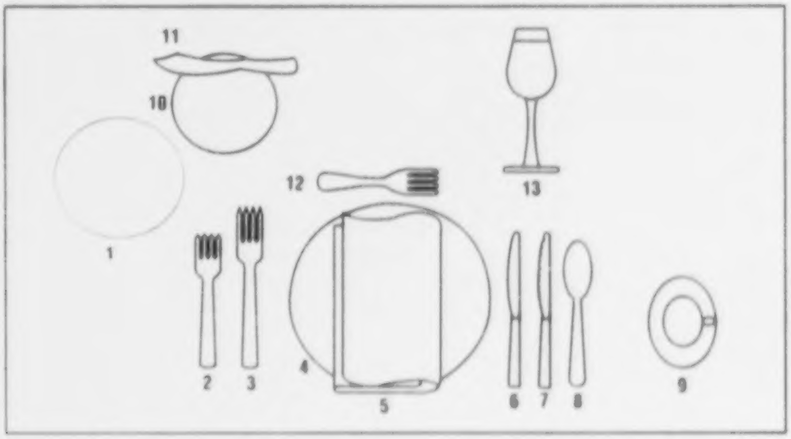
ASSIGNMENT SHEET 1

Part I

1. 1
2. 2
3. 9
4. Turn coffee cup upside-down
5. 8
6. 3
7. 7
8. 12
9. 13
10. To the left of the individual table setting

Part II

The drawing should resemble the example below with the following utensils included:



1. Salad Plate
2. Salad Fork
3. Dinner Fork
4. Dinner Plate
5. Dinner Napkin
6. Dinner Knife
7. Meat Knife
8. Teaspoon
9. Cup and Saucer
10. Butter Plate
11. Butter Knife
12. Dessert Fork
13. Water Glass

ASSIGNMENT SHEET 2

Notes will vary but each one should include the following points:

- Notes should include a date that indicates the letter was written within one week after receiving the gift.
- Notes should be handwritten and readable.
- Notes should sound sincere and explain why the giver is being thanked.
- The gift or item given should be mentioned.

WRITTEN TEST

SOCIAL MANAGEMENT SKILLS

A VI

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with social management skills to their correct definitions. Write the correct letters in the blanks.

____ 1. Polite behavior based on thoughtfulness, common sense, and courtesy

____ 2. Guidelines for correct behavior

____ 3. A female who entertains guests, either socially or in a business

____ 4. Automobile parking services provided for patrons by an attendant

____ 5. Table utensils used for eating

____ 6. A male who entertains guests, either socially or in a business

____ 7. Favor or gift given in return for service; often in the form of money such as a tip

a. Communications

b. Etiquette

c. Flatware

d. Gratuity

e. Host

f. Hostess

g. Invitations

h. Manners

i. Meter maid

j. Stoneware

k. Tipping

l. Valet parking

m. Visitor

OBJECTIVE 2 **Determine correct etiquette to use when making introductions and greetings.** Write an "X" in the blank before each correct answer.

____ 1. Jose was shopping with his mother when they bumped into his classmate Mark. How should Jose introduce the two?

a. "Mark goes to school with me."

b. "Mother, please meet my classmate, Mark Starr."

c. "Mark, please meet my mother, Rose Garza."

d. Jose should act like he does not see Mark since his mother does not know him.

____ 2. Marsha would like to introduce her home economics instructor to her father. How should she phrase the introduction?

a. "Dad, this is my home economics instructor."

b. "Ms. Barnhill, have you met my dad?"

c. "Dad, I would like for you to meet Joy Barnhill, my home economics instructor."

d. "Ms. Joy Barnhill, I would like for you to meet my father, Bill Gates."

____ 3. Troy worked at Senator Gray's office last summer. Today, the senator is speaking at Troy's high school graduation ceremony. How will Troy introduce his home room teacher to Senator Gray?

a. "Senator Joshua Gray, I would like to introduce my home room teacher, Ms. Jessica Day."

b. "Senator Gray, meet Ms. Day."

c. "Ms. Day, this is the senator I worked for last summer."

d. "Ms. Jessica Day, please meet Senator Joshua Gray."

____ 4. Trisha has never met the new home economics student teacher. When Trisha walked into class today, the student teacher was the only other person in the room. What should Trisha say?

a. "Are you the student teacher?"

b. "I'm Trisha. You must be the student teacher."

c. "Hello, my name is Trisha Rogers. I am in the third hour Adult and Family Living class."

d. "Jill had this class last hour. She told me you would be our teacher today."

OBJECTIVE 3 **Discuss guidelines for handshaking etiquette.**

OBJECTIVE 4

Determine proper telephone etiquette. In the blanks provided, write "Yes" if the statement represents proper telephone etiquette. Write "No" if proper etiquette was not used.

____ 1. Jerry wants to ask Milly out on a date, but he does not know what to suggest they do on their date. He picks up the phone to call Milly, hoping a great date idea will come to him when she answers.

____ 2. The phone rang ten times before Mr. Clark could get into the house to answer. Out of breath, he answered, "What!"

____ 3. Frank called the telephone company to ask a question about his bill. As soon as the service representative answered, he asked, "Why are there always mistakes on my bill?"

____ 4. Paula called her sister Carrie to find out how her new baby niece was feeling. When Carrie answered, Paula could hear the baby crying in the background. Paula asked, "Is this a good time for you to talk?"

____ 5. After school Darla works as a receptionist at a local office building. She often chews gum while at work, even when she works the switchboard.

____ 6. Barbara called Zachary to see if he would like to get together and study. She specifically asked, "Would you like to study together for the math test? You could come to my house tonight at 7:30 to begin studying. I live at 117 North Main."

____ 7. Tom talks on the phone for hours at a time. He knows other family members use the same phone, but he feels it is his right to use it as much as he wishes.

____ 8. A man called the Smith's home last night and asked to speak with Matthew. Mrs. Smith knew her son was not expecting any calls, so she politely asked, "Who is calling please?"

OBJECTIVE 5

State five socially acceptable rules of date etiquette.

____

____

____

____

____

OBJECTIVE 6

Select from the following list basic table manners. Write an "X" in the blank before each correct answer.

____ 1. Allow men to be seated first.

____ 2. Ask for food items to be passed instead of reaching for them.

____ 3. Be on time for meals.

____ 4. Begin eating using the outside pieces of flatware first.

____ 5. Contribute to table conversations, avoiding controversial or disagreeable subjects, and never talking when there is food in the mouth.

____ 6. Eat peas, corn, and mashed potatoes with a spoon.

____ 7. Leave the dishes as they are on the table; neither push plates back nor stack the dishes at the table.

____ 8. Leave the table as soon as desert is finished, whether everyone else is finished eating or not.

____ 9. Place napkins on the table to the left of the plate when the meal is finished; neither refold the napkin nor wad it up, but neatly place it.

____ 10. Place dinner napkins in the lap *after* the host or hostess does so.

____ 11. Place used flatware across the edge of the plate, not on the table or tablecloth.

____ 12. Sample foods before adding any extra seasonings.

____ 13. Sit with arms crossed, resting elbows on the table.

____ 14. Speak only when spoken to.

____ 15. Stack dishes at the table when each course is finished.

____ 16. Tell the host if the food is not very flavorful.

____ 17. Wait until everyone has been served to begin eating.

____ 18. Watch the hostess or host and follow her or his lead when in doubt about how to eat a particular food or which piece of flatware to use.

OBJECTIVE 7

Select from the following list proper dining etiquette when using formal table settings. Write an "X" in the blank before each correct answer.

____ 1. Start using the flatware that is closest to the plate, and work away from the plate.

____ 2. Rest the soup spoon in the plate under the bowl when not in use or when finished.

____ 3. Use toothpicks to remove lodged food from teeth when at the table.

____ 4. Turn the coffee cup upside down if coffee is not desired.

____ 5. Crumple and place paper wrappers from accompaniments in ash trays at the table.

____ 6. Butter an entire piece of bread when the butter is passed.

____ 7. Place the flatware back on the table when finished with each course served.

OBJECTIVE 8

Calculate appropriate tips for services provided. Show calculations, and write answers in the spaces below.

1. Bill took Annie to an average restaurant for dinner. The service was pretty good, but not exceptional. The total bill, without tax, was **$21.00**. How much tip should Bill and Annie leave their waiter?

   Answer: ____

2. For a graduation gift, Mom and Dad Carley took Mark Carley and his date to an elegant restaurant for lunch. Their total bill, without tax, was **$56.50**. How much tip should the Carley family leave their waitress?

   Answer: ____

3. Sherrie was going to the National FHA/HERO Convention. At the airport, the baggage attendant carried two of her bags into the airport for her. How much should she tip him?

Answer: ____

4. When Sherrie arrived at the FHA/HERO Convention hotel, she took advantage of the valet parking services. In a large city, how much should Sherrie tip for valet parking?

Answer: ____

5. Guy took a taxi from the airport to the convention hotel. His total meter fare was **$7.00**. How much should Guy tip the taxi driver?

Answer: ____

OBJECTIVE 9

Choose proper etiquette for attending a wedding. Write an "X" in the blank before each correct answer.

____ 1. Feel free to bring a date when invited to a wedding.

____ 2. Arrive at the wedding early enough to be seated before the wedding ceremony begins.

____ 3. Stand to honor the bride immediately after the maid-of-honor walks in.

____ 4. Attend the wedding reception, and place the wedding gift on a prepared gift table.

____ 5. Congratulate the wedding party in the receiving line after the ceremony.

OBJECTIVE 10 **Discuss appropriate manners to use as a guest in someone's home.**

OBJECTIVE 11 **Describe the points that should be included when writing thank-you notes.**

OBJECTIVE 12

Select from the following list actions which reflect common courtesies and everyday manners. Write an "X" in the blank before each correct answer.

____1. Accept compliments with pride, and say thank you.

____2. Be considerate of others when in a public place.

____3. Hold the door open for men or women.

____4. Honk at other drivers if they are not driving the speed limit.

____5. Leave waste paper goods and paper cartons on the table at fast food restaurants.

____6. Offer to give up a seat if someone without a seat is burdened.

____7. Refer to people by name when speaking to them.

____8. Save a place in line at the movies for friends who are late.

____9. Throw litter out of car windows only when traveling down country roads.

___10. Use litter baskets to dispose of waste items.

NOTICE

The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 13

Choose proper table etiquette in a formal setting. SCORE ________

OBJECTIVE 14

Write a thank-you note. SCORE ________

WRITTEN TEST ANSWERS

SOCIAL MANAGEMENT SKILLS

A VI

OBJECTIVE 1

1. h
2. b
3. f
4. l
5. c
6. e
7. d

OBJECTIVE 2

1. b
2. d
3. a
4. c

OBJECTIVE 3

Discussion should include the following points:

- Males should always extend the right hand for a handshake when greeting or departing each other.
- Females have the option of shaking hands when they greet each other.
- Females and males in business settings should consider a handshake as a standard gesture of introduction. Females should initiate handshakes with males. If the female does not extend her hand, the male may offer his hand to shake.

OBJECTIVE 4

1. No
2. No
3. No
4. Yes
5. No
6. Yes
7. No
8. Yes

OBJECTIVE 5

Answer should include any five of the following:

- Be definite when asking for a date.
- Be prepared for a "yes" or a "no" answer.
- Be polite when accepting or turning down a date.
- Give a definite answer when asked for a date.
- Thank the person for the invitation.
- Keep the date if it is accepted.
- Be on time.
- Meet dates at the door.
- Introduce dates to parents/be polite to parents.
- Be considerate of the financial aspect of dating.
- Know curfews and be home at the correct times.

OBJECTIVE 6

2, 3, 4, 5, 7, 9, 10, 11, 12, 17, 18

OBJECTIVE 7

2, 4

OBJECTIVE 8

1. 15 percent of \$21.00 = \$3.15
2. 20 percent of \$56.50 = \$11.30
3. \$1.00
4. \$1.00
5. 15 percent of \$7.00 = \$1.05

OBJECTIVE 9

2, 4, 5

OBJECTIVE 10

Discussion should include the following points:

- Promptly answer invitations, making certain of the date and time the host or hostess expects arrival.
- Fit into the family's schedule and routine as much as possible.

- Cooperate graciously with special requests regarding behaviors.
- Respect the family's privacy by not snooping or eavesdropping in family matters.
- Help the hostess or host when opportunities arise.
- Be enthusiastic about foods or activities that have been planned during the visit.
- Thank the hostess or host when leaving, and follow up the visit by mailing a note of appreciation.

OBJECTIVE 11 Description should include the following:

- Write thank-you notes within a week after being a guest or receiving a gift; indicate the day or date the note was written in the upper right corner.
- Handwrite all thank-you notes or letters.
- Be sincere and explanatory.
- Mention the gift or item given.

OBJECTIVE 12 1, 2, 3, 6, 7, 10

OBJECTIVE 13 Refer to answers to Assignment Sheet 1.

OBJECTIVE 14 Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

CAREER PLANNING FOR SUCCESS

B I

INTRODUCTION

A successful career is one of life's most treasured rewards. However, success does not happen automatically. It takes careful planning, organizing, and evaluating. Knowledge of how to prepare and plan a career will influence the degree of career success obtained.

UNIT OBJECTIVE

After completing this unit, the student should be able to establish a successful career plan. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with career planning for success to their correct definitions.
2. Name occupational categories.
3. List factors to consider in career choices.
4. Match educational or training levels for child development careers to their correct job titles.
5. List resources needed for those who choose to become an entrepreneur.
6. Name factors that influence career success.
7. Select from a list steps that should be followed when a person loses a job.
8. List reasons why people lose jobs.
9. Investigate two jobs in a field of interest. (Assignment Sheet 1)
10. Evaluate a career. (Assignment Sheet 2)
11. Evaluate habits and career success. (Assignment Sheet 3)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in the lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss career planning.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Discuss the terms that will be used in this unit.
- Organize a career week for the class. Each day invite to class guest speakers representing different occupations.
- Lead a class discussion regarding the reasons people work. Emphasize Maslow's Hierarchy of Needs and the social aspects of jobs and careers.
- Use *Please Understand Me* to help students gain insight into personal interests and abilities.

Objective 2

- Have students view *Kaleidoscope of Careers*, Tapes 1 through 5. Have students choose their top five favorite occupations as based on information given in the videotapes.
- Use *Oklahoma Career Search* to help students identify occupational categories that match their interests.

- Have students locate data on the careers that interest them. Students may obtain information from various sources—including newspaper ads, personal interviews, guidance counselors, libraries, employment agencies, and textbooks.

- Prepare a class bulletin board that depicts each occupational category. Use magazine pictures or other reference materials.

Objective 3

- Ask students to take a career test.

- Distribute *Skills for Employment: Assessing Job Skills.* Have students list skills and interests they possess.

- Instruct students to list five future life-style goals and then write a brief paragraph explaining how a career decision could influence those goals.

- Have students interview two people with careers and families. Instruct students to question the interviewees regarding family influences upon their career choices. Have students prepare a brief report to present to the class.

- Hand out and discuss *Skills For Employment: The Job Search.*

- Have students review and complete Activity Sheets 1, 2, and 3. Discuss the responses.

- Discuss the growing numbers of men and women pursuing nontraditional jobs.

  EXAMPLES: Female mechanic, female dentist, female pilot, male secretary, male librarian, male nurse

Objective 4

- Have students interview three people representing three different occupations. To ensure representation of different occupations, refer students to Objective 2 in the Information Sheets and have them interview people from three different occupational categories. Instruct students to find out what level of education or training was necessary for each occupation. Have students prepare a brief report to present to the class.

- Discuss some of today's job trends. Emphasize the important role education plays in increasing job salaries and the increasing need for computer training.

- Have the school guidance counselor visit the class and present information on the various educational or job training opportunities.

- Invite a regional career specialist to class to discuss the importance of planning careers.

  NOTE: Oklahoma teachers may receive information concerning the scheduling of a presentation by a career specialist by contacting, Oklahoma Department of Vocational and Technical Education, Coordinator, Oklahoma Career Development Services, 4300 N. Lincoln, Suite 203 (Olivetti Building) Oklahoma City, Oklahoma 73105, phone 405-424-3737.

Objective 5

- Have students review the entrepreneurial characteristics presented in the Information Sheets and write a brief paragraph comparing themselves to the characteristics.

- Discuss the advantages and disadvantages of becoming an entrepreneur.

  EXAMPLES: Advantages could include personal satisfaction, job freedom, and opportunity for increased income. Disadvantages include risk of financial failure, less time initially for recreation and relaxation, and loss of guaranteed monthly income.

- Have students write papers describing the businesses they would most like to own in the future. Ask students to explain why certain businesses appeal to them.

- Have students work in groups to interview local entrepreneurs. The local Chamber of Commerce could provide a list to choose from. Instruct students to interview about the process of establishing their businesses.

Objective 6

- Discuss the skills needed to obtain employment.

- Hand out *Skills For Employment: The Job Application* and have students fill out sample job applications.

- View *More Telephone Communication Skills.* Discuss how acquiring telephone skills can influence job success.

- Distribute *Skills For Employment: The Job Interview.* Using the common interview questions listed, have students role play job interviews.

- View *Poise: The Art of Job Interviewing.*

- Conduct role plays to demonstrate good and bad work ethics. Videotape the role plays and have the students view and critique the tapes.

  EXAMPLE: To demonstrate a bad work ethic, have one student portray an employee who is discussing roommate problems in the office. To demonstrate a good work ethic, have two students depicting employees who give up their lunch hour to meet a deadline.

- Refer students to Section C, Unit III, Insurance, for additional information on employee benefits.

- View *Opening Doors.* Instruct students to write letters of application to companies or employers of their choice. The letters will be turned in and reviewed in class. Handout 1 provides guidelines for writing a letter of application.

- Hand out *Skills For Employment: Writing a Resume.* Instruct students to prepare resumes based on the guidelines in the bulletin. Refer students to Handout 2, which shows a sample resume.

- Distribute Handout 3 and Handout 4. Instruct students to write a follow-up letter and a letter of resignation using fictitious information.

- Discuss the balancing act many workers face when dealing with a career and family. Point out that both males and females must be prepared for work and family roles.

- Have students conduct research to discover ways companies are attempting to help employees manage their family life and career.

  EXAMPLES: Providing on-site child care, granting parental and/or family leave, adopting alternative work schedules, maintaining a child care resource and referral office, allowing employees to pay for child care with tax-deductible dollars, flexible benefit plans, educational services

Objective 7

- Hand out and discuss *Taking Charge in Changing Times: When You Lose Your Job.*
- Invite a representative from an employment agency to class to discuss ways an employment agency can aid people who are changing jobs or careers.
- Have students conduct research to determine what local agencies or organizations offer help to people temporarily unemployed. Have students prepare brief reports to present to the class.

Objective 8

- Invite a local personnel manager to class to discuss current termination practices and the common reasons for terminations.
- Have each student prepare a "Don't" list for conducting oneself on the job.
- View *Your New Job.* Discuss ways to prevent losing a job.

APPLICATION

Objective 9

- Have students use Assignment Sheet 1 to investigate two jobs in their fields of interest.

Objective 10

- Have students use Assignment Sheet 2 to evaluate careers.

Objective 11

- Have students use Assignment Sheet 3 to evaluate habits and career success. As a variation of the assignment, have students ask a peer and an adult to evaluate them on the points covered in the assignment.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performances in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Kaleidoscope of Careers*, Tapes 1 through 5
- *More Telephone Communication Skills*
- *Opening Doors*
- *Poise: The Art of Job Interviewing*
- *Your New Job*

NOTE: These videotapes are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videotapes from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order *Kaleidoscope of Careers*, Tapes 1 through 5 from ACE Dist. Service/Kansas Careers, 363 Bluemont Hall/Kansas State, Manhattan, Kansas 66506, or call 913-532-6540. *More Telephone Communication Skills* is available from American Bankers Association, 1120 Connecticut Avenue, N.W., Washington, D.C. 20036. *Opening Doors* is available from Agency for Instructional Tech, 1111 West 17th Street, Bloomington, Indiana 47402, or call 800-457-4509. *Poise: The Art of Job Interviewing* is available from Bennett Media, P.O. Box 1365, Durant, Oklahoma 74072, or call 405-924-6214. *Your New Job* is available from Barr Films, 12801 Schabarum Avenue, P.O. Box 7878, Irwindale, California 91706-7878, phone 818-338-7878.

Computer Software

- *Oklahoma Career Search*

  NOTE: Information on ordering this software packet may be obtained from Oklahoma Department of Vocational and Technical Education, Career Information Coordinator, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074-4364, phone 800-522-5810.

- *Please Understand Me*

  NOTE: Information on ordering this software packet may be obtained from Cambridge Career Products, P.O. Box 2153, Charleston, West Virginia 25328-2153, phone 800-468-4227.

Publications

- Drummond, Sarah E. *Skills for Employment: Assessing Job Skills.* Home Economics Fact Sheet No. T-6102. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.
- Drummond, Sarah E. *Skills for Employment: The Job Application.* Home Economics Fact Sheet No. T-6105, Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.
- Drummond, Sarah E. *Skills for Employment: The Job Interview.* Home Economics Fact Sheet No. T-6106. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.
- Drummond, Sarah E. *Skills for Employment: The Job Search.* Home Economics Fact Sheet No. T-6104. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.
- Drummond, Sarah E. *Skills for Employment: Writing a Resume.* Home Economics Fact Sheet No. T-6103. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Fox, Karen; Susan, James; and Linda Krute. *Taking Charge in Changing Times: When You Lose Your Job.* Home Economics Fact Sheet No. TC-109. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

Career Test Sources

- Armed Services Vocational Aptitude Battery (ASVAB) is available from Military Entrance Processing Station, 621 North Robinson, Oklahoma City, Oklahoma 73102, phone 405-235-3805.

- Differential Aptitude Tests for Personnel and Career Assessment is available for a cost from The Psychological Corporation, Harcourt, Brace, Jovanovich, Inc., 555 Academic Court, San Antonio, Texas 78204-2498, or call 800-228-0752.

- Employee Aptitude Survey (EAS), is available for a cost from The Psychological Corporation, Harcourt, Brace, Jovanovich, Inc., 555 Academic Court, San Antonio, Texas 78204-2498, or call 800-228-0752.

UNIT REFERENCES

- Ashmore, Catherine M. et al. *Risks and Rewards of Entrepreneurship.* St. Paul, Minnesota: EMC Publishing, 1988.

- *Decisions For Independent Living—Volume I.* Fargo, North Dakota: North Dakota State University, Department of Home Economics Education, 1989.

- *Entrepreneurship Training in Vocational Education.* Columbia, South Carolina: State Department of Education, Office of Vocational Education, Arizona Marketing and Distributive Education, 1986.

- *Oklahoma Career Choices.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, State Occupational Information Coordinating Committee, 1989.

- Parnell, Frances Baynor. *Skills for Everyday Living*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Sawatzky, Joyce. *Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- *Successful Living Skills—Effective Employment Practices*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1988.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 022	Defines	Economic terms	Entrepreneur
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Free Enterprise 126	Identifies	Job opportunities	
OBJECTIVE 3	Free Enterprise 126	Identifies	Job opportunities	
OBJECTIVE 4	Language Arts 214	Identifies	Information-written	
OBJECTIVE 5	Free Enterprise 022	Defines	Economic terms	Entrepreneur
	Free Enterprise 126	Identifies	Job opportunities	
OBJECTIVE 6	Free Enterprise 126	Identifies	Job opportunities	
OBJECTIVE 7	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Free Enterprise 126	Identifies	Job opportunities	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 9	Free Enterprise 114	Describes/ Explains	Needs/wants	
	Free Enterprise 126	Identifies	Job opportunities	
	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 041	Collects/ Organizes	Information-oral/written	Library resources
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 272	Uses	Library resources	
OBJECTIVE 10	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
OBJECTIVE 11	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions

GUIDELINES FOR WRITING A LETTER OF APPLICATION

888 A Street
Anytown, North Dakota 58000
April 15, 19-

Mr. John Smith, Vice President
ABC Company
100 Northland Drive
Someplace, North Dakota 58000

(If the name of the person to whom the letter is directed is not known, send it to the Personnel Director.)

Dear Mr. Smith: (or Dear Personnel Director:)

First Paragraph. In the first paragraph state the reason for the letter, name the specific position or type of work being applied for, and indicate where (newspaper, friend, employment service) one learned of the opening.

Second Paragraph. State reasons for interest in the position, the company, its products or services, and above all, what can be done for the employer. If a recent graduate, explain how academic background related to the position. If some practical work experience is relevant, point out specific achievements or unique qualifications. Try not to repeat the same information that is on the resume.

Third Paragraph. Refer the reader to the enclosed resume or application blank, which summarizes qualifications, training, and experiences.

Final Paragraph. In the closing paragraph indicate the desire for a personal interview and flexibility regarding the time and place. The phone number should be repeated in the letter and assistance offered to help in a speedy response. Finally, close the letter with a statement or question which will encourage a response. For example, ask if a call should be made to the company on a certain date to set up an interview or if the company desires additional information or references.

Sincerely yours,

Pat Nelson

Pat Nelson

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SAMPLE RESUME

Kay J. Resident
Route 2 Box 347
Ourtown, OK 74737
(555) 434-4334

Objective

To secure a position as director of a nursery school.

Experience

Nursery School Management experience 1988-present

- Obtained loans for $10,000 nursery school operation
- Managed checkbook and cash flow
- Budgeted for home and nursery school
- Produced detailed financial records
- Prepared tax returns
- Developed computer skills

Home and child-care management 1987-present

- Prepared nutritious meals for a family of four on a limited budget
- Designed and sewed clothing for two children
- Managed family schedules and activities
- Developed interpersonal skills in conflict management and communication

Community volunteer experience

- Served as 4-H youth leader 1987-present
- Chaired fund drive for Payne County Red Cross 1990
- Planned and organized parent volunteer program, Ourtown School 1988-1990
- Served as treasurer for church women's organization 1989

Personal Characteristics

- Able to communicate and organize thoughts and ideas effectively, express them clearly in speaking and writing
- Expert at getting things done
- Effective in dealing with many kinds of people with understanding and fairness
- Skilled in organizing and administering events/programs
- Able to promote ideas and products

Education

Graduated from Ourtown High School, 1985

FOLLOW-UP LETTERS . . .

. . . accomplish the following:

- Help to build a courteous relationship
- Keep a name before the interviewer as someone who is interested in the job
- Allow reinforcement of important points made in the interview

. . . should include the following:

- *First paragraph*: Thank the interviewer for his or her time and consideration.
- *Second paragraph*: Reinforce something said during the interview and possibly mention something forgotten or not brought up during the interview.
- *Third paragraph or closing paragraph*: Repeat willingness to supply any additional information needed. This reinforces continued interest in the job.

Follow-up letters or letters of appreciation should be sent promptly after an interview. These letters should be to any persons who helped arrange the interview. Brief letters of appreciation should also go to personal references.

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LETTER OF RESIGNATION

A. Address the letter to the supervisor.

B. Begin with a statement that will be of interest and will appeal to the reader.

EXAMPLE: Show appreciation for the employment under this business's management, acknowledge the confidence placed by various advancements, comment on the rewarding experience acquired under their direction

NOTE: The purpose of this is to place the reader in a relaxed frame of mind so that she or he will be receptive to the message that follows.

C. Give "positive" reasons for going to the new job; avoid "negative" reasons for leaving the job.

D. Mention the name of the new employer and the new position to be filled.

E. Give an appropriate time notice.

NOTE: This time interval should meet company regulations. There is no set time that can be quoted; sometimes two weeks, sometimes an even longer period of time. Usually the higher the position in the organization, the more likely it is that notice of a month or more should be given.

F. End on a constructive or encouraging note.

EXAMPLES: Request a personal interview to explain in greater detail; offer to extend the departure date, if possible, while a replacement is being found; offer to help train the replacement; suggest a possible replacement; simply offer to be available to help in the transition, as needed

G. Keep a copy of the letter of resignation.

H. Mail the letter.

NOTE: Circumstances may warrant a registered letter. In other situations, it may be appropriate to schedule a meeting with the supervisor and hand deliver the letter of resignation.

INFORMATION SHEET | CAREER PLANNING FOR SUCCESS | B I

OBJECTIVE 1

Match terms associated with career planning for success to their correct definitions.

- **Ability**—Power to perform a specific skill or task
- **Aptitude**—Inborn tendency or ability to perform a specific skill or task
- **Career**—An accumulation of experiences in the world of work
- **Entrepreneurship**—The organization, management, and ownership of a business
- **Ethics**—Moral values and principles
- **Interest**—Something a person enjoys and gives attention
- **Job**—A position in a work situation
- **Occupation**—Group of similar jobs
- **Success**—Measurement of the attainment of career goals

OBJECTIVE 2

Name occupational categories.

Job selection today involves choosing from a wide variety of occupations. Grouping occupations according to similarities simplifies the selection process. The following list includes general occupational areas and examples of jobs within each area.

- **Agricultural Occupations**

  EXAMPLES: Agricultural Scientist
  Cooperative Extension Agent
  Farm Equipment Mechanic
  Farmer/Farm Manager
  Fish and Game Warden
  Forester and Conservation Scientist
  Landscape Architect
  Nursery Worker
  Agricultural Education Teacher
  Agronomist

- **Business and Office Occupations**

  EXAMPLES: Accountant and Auditor
  Bank Teller
  City Manager
  Computer Systems Analyst
  Court Clerk
  Hotel/Motel Manager and Assistant
  Lawyer
  Office Machine Operator
  Property and Real Estate Manager
  Word Processor Operator

- **Communication and Art Occupations**

  EXAMPLES: Actor/Actress
  Commercial Artist
  Dancer/choreographer
  Designer
  Illustrator
  Interpreter and Translator
  Musician and Composer
  Photographer and Camera Operator
  Radio, TV Announcer, and Newscaster
  Technical Writer
  Writer and Editor

- **Construction Occupations**

  EXAMPLES: Brickmason/Stonemason
  Carpenter
  Carpet Installer
  Construction and Building Inspector
  Electrician
  Forklift Operator
  Highway Maintenance Worker
  Plumber and Pipe Fitter
  Roofer
  Roustabout

- **Educational Occupations**

  EXAMPLES: Adult Vocational Educator
  College Faculty Member
  Counselor
  Educational Administrator
  Kindergarten and Elementary School Teacher
  Librarian
  Secondary School Teacher
  Special Education Teacher
  Speech Pathologist and Audiologist
  Teacher's Aide

- **Health Occupations**

  EXAMPLES: Ambulance Attendant/Driver
  Chiropractor
  Dental Assistant
  Dietitian and Nutritionist
  Health Administrator
  Medical Record Technician
  Nursing Aide
  Pharmacist
  Optometrist
  Veterinarian

- **Manufacturing Occupations**

  EXAMPLES: Assembler (Precision)
  Electrical Power Line Installer
  Machinist
  Millwright
  Packer/Packager
  Power Plant Operator
  Sheet Metal Worker
  Upholsterer
  Welder
  Woodworker

- **Personal and Service Occupations**

EXAMPLES: Barber
Child Care Worker
Chimney Sweeper
Cosmetologist
Flight Attendant
Housekeeper
Parking Lot Attendant
Pest Controller
Taxi Driver and Chauffeur
Waiter/Waitress

- **Repairers and Mechanics Occupations**

EXAMPLES: Auto Body Repairer
Auto Mechanic
Communications Equipment Mechanic
Diesel Mechanic
Heating and Cooling Mechanic
Shoemaker and Repairer
Telephone Installer and Repairer
TV and Radio Repairer
Vending Machine Mechanic
Jeweler and Watch Repairer

- **Sales Occupations**

EXAMPLES: Advertising Agent
Automobile Salesperson
Counter and Retail Clerk
Insurance Agent
Manufacturer's Representative
Real Estate Agent
Retail Sales Manager
Retail Salesperson
Sales Engineer
Service Station Attendant

- **Science and Technology Occupations**

  EXAMPLES: Aerospace Engineer
  Agricultural Engineer
  Architect
  Chemist
  Computer Programmer
  Computer Systems Analyst
  Geologist and Geophysicist
  Laser Technician
  Mathematician
  Meteorologist

- **Social Science Occupations**

  EXAMPLES: Clergy
  Counselor
  Economist
  Employment Interviewer
  Judge
  Legal Assistant
  Marriage Counselor
  Social Scientist
  Social Worker
  Sociologist
  Urban and Regional Planner

- **Transportation Occupations**

  EXAMPLES: Air Traffic Controller
  Aircraft Mechanic
  Airplane Pilot
  Bus Driver
  Civil Engineer
  Dispatcher
  Locomotive Engineer
  Reservation Agent
  Sailor and Deckhand
  Truck Driver

OBJECTIVE 3 **List factors to consider in career choices.**

The following factors influence career choices:

- Abilities

- Aptitudes

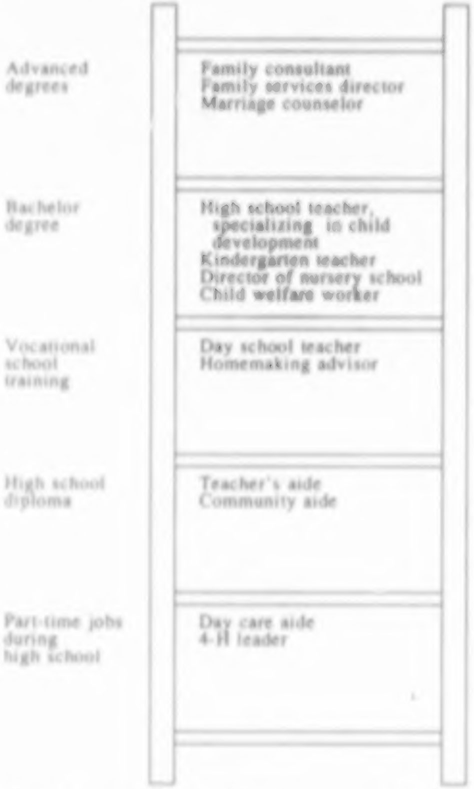
- Education

- Family influences
- Future goals
- Interests
- Life-styles
- Personal values

OBJECTIVE 4

Match educational or training levels for child development careers to their correct job titles.

The need for education and job training is very important in today's competitive job market. Career success often depends upon having the necessary educational background and/or training. The following diagram shows how education or training leads to job advancements.



Advanced degrees	Family consultant Family services director Marriage counselor
Bachelor degree	High school teacher, specializing in child development Kindergarten teacher Director of nursery school Child welfare worker
Vocational school training	Day school teacher Homemaking advisor
High school diploma	Teacher's aide Community aide
Part-time jobs during high school	Day care aide 4-H leader

Adapted with permission of the Department of Home Economics Education, North Dakota State University.

OBJECTIVE 5

List resources needed for those who choose to become an entrepreneur.

It is important to carefully weigh the advantages and disadvantages before beginning such an undertaking as entrepreneurship. The following are important resources that any entrepreneur must possess:

- Business contacts
- Communication skills
- Decision-making skills
- Enthusiasm
- Intelligence
- Leadership ability
- Money
- Organizing skills
- Patience
- Problem-solving skills
- Self-confidence
- Self-motivation
- Time
- Willingness to risk

OBJECTIVE 6

Name factors that influence career success.

Career success means different things to different people. Being successful involves much more than just having the knowledge or ability to perform a job. The following factors influence career success:

- Employee benefits
- Flexibility
- Healthy work relationships

- Personal job satisfaction
- Physical and mental health
- Positive attitude

  NOTE: In reality, a person does not have a positive attitude 100 percent of the time. But, a general positive attitude does influence career success.

- Positive self-concept
- Practice of good work ethics

  EXAMPLE: A good work ethic is one in which the employee tries to give 100 percent of his or her effort each work day.

- Technical knowledge of job

OBJECTIVE 7 **Select from a list steps that should be followed when a person loses a job.**

Losing a job can be a very disheartening experience. However, by utilizing problem-solving skills and community help, another job may be secured when a job is lost.

- Be open to the possibility of retraining.

  NOTE: The services of a professional career counselor can be helpful when a person loses a job.

- Begin a job search.
- File a claim for unemployment insurance.
- Maintain a positive relationship with the former employer when possible.
- Maintain work skills and abilities through continuing education or practicing skills.
- Relax, regain composure, and develop a positive attitude.
- Rethink job possibilities.
- Review and update one's resume.

OBJECTIVE 8

List reasons why people lose jobs.

There are many reasons why employees lose jobs. Sometimes it is due to budget cutbacks, while other times it is due to some inadequacy in the employee's skills. Some of the reasons employees lose jobs are as follows:

- Attitude
- Drug and alcohol use
- Industrial shutdown
- Lack of good human relations skills and commitment to the work ethic

  EXAMPLES: Excessive absences and lack of commitment to the work ethic regarding company rules, attention to detail, grooming habits, cooperation with co-workers, initiative, honesty, politeness

- Lack of skills
- Lack of technical knowledge

ACTIVITY SHEET 1

CAREER PLANNING FOR SUCCESS

B I

NAME ______________________________

CAREER APTITUDES

INTRODUCTION

When beginning a career search, it is important to access personal strengths and weaknesses. The following exercise will help determine aptitudes.

DIRECTIONS

Consider the following aptitudes, and write an "X" in each blank under the degree of ability you believe you possess.

	DEGREE OF ABILITY		
APTITUDES	**Below Average**	**Average**	**Above Average**
1. PHYSICAL			
a. Strength	______	______	______
b. Motor coordination (moving eyes and hands together)	______	______	______
c. Manual dexterity (hand and finger dexterity)	______	______	______
2. MECHANICAL	______	______	______
3. CLERICAL (speed and accuracy with detail, numbers, names, etc.)	______	______	______
4. EXECUTIVE (leadership)	______	______	______
5. SOCIAL (ability to get along with others)	______	______	______
6. MUSICAL	______	______	______
7. ARTISTIC	______	______	______
8. MENTAL			
a. Verbal meaning (ability to understand ideas expressed in words)	______	______	______

	DEGREE OF ABILITY		
APTITUDES	**Below Average**	**Average**	**Above Average**
b. Spatial (ability to think about objects in 2 or 3 dimensions)	______	______	______
c. Reasoning (ability to solve problems logically)	______	______	______
d. Numerical (ability to work with numbers rapidly and accurately)	______	______	______
e. Word fluency (ability to write and talk easily)	______	______	______
f. Memory (ability to recall past experiences)	______	______	______
g. Perceptual (ability to see differences or similarities in the things and world around you)	______	______	______

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NAME ______________________________

PERSONAL INTERESTS

INTRODUCTION

Learning about personal interests enables a person to know for which kind of a job he or she is best suited. Working in an occupation that matches interests leads to a rewarding job experience.

DIRECTIONS

Answer the following questions about personal interests in the space provided.

1. What are your two favorite school subjects?

   a. ______________________________

   b. ______________________________

2. What school subject would you most like to avoid?

   Why? ______________________________

   ____

3. What is your favorite extra-curricular activity?

   Why? ______________________________

   ____

4. What are your favorite hobbies or leisure-time activities?

   ____

   ____

   ____

5. What do you like doing best outside of work and school hours?

   ____

   ____

   ____

What do your interests indicate about your possible career choices?

____

____

____

____

____

____

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NAME ________________________________

CAREER GOALS

INTRODUCTION

Goals are actions one plans to achieve. There are two types of goals. Long-term goals are goals that take time to achieve. Long-term goals take a year or more to accomplish. An example of a long-term goal could be to become a certified public accountant. A short-term goal is a goal that can be completed within a year's time. An example of a short-term goal could be to make the honor roll this semester. Setting goals gives direction and purpose to life.

DIRECTIONS

Answer the following questions in the space provided.

1. What are your three most important short-term goals?

Goal 1 ________________________________

Goal 2 ________________________________

Goal 3 ________________________________

2. How do you plan to accomplish these goals?

Goal 1 ________________________________

Goal 2 ________________________________

Goal 3 ________________________________

3. What are two long-term goals you plan to accomplish?

Goal 1 ________________________________

Goal 2 ________________________________

4. How do you plan to accomplish long-term goal 1?

____

____

____

5. How do you plan to accomplish long-term goal 2?

____

____

____

6. Complete the following sentence.

In ten years I plan to have a career in ______________________.

7. List the aptitudes required for the career stated in question 6.

____

____

8. What education or training would be required for the career stated in question 6?

____

____

9. What can be done today to help achieve the career goal set in question 6?

____

____

ASSIGNMENT SHEET 1 — CAREER PLANNING FOR SUCCESS

NAME ______________________ SCORE ______

OBJECTIVE 9 **Investigate two jobs in a field of interest.**

INTRODUCTION When choosing a job, there are several factors that should be considered. It is very important to gain information regarding all facets of the job. Information can be obtained from such sources as a guidance counselor, government agency, people working in the field, or library books and textbooks.

DIRECTIONS Choose two jobs in your field of interest to investigate. Use at least two of the sources listed above to answer the following questions.

Job 1

1. What is the title of the job investigated?

____

____

2. What are the basic job duties?

____

____

____

3. How many workers are employed in the company?

____

4. During what hours is the work conducted?

____

5. What are the educational and/or training qualifications? Are there any special requirements?

____

____

6. Does this job require physical labor? ____________________

7. What is the salary range? ____________________

8. What benefits are included?

____

____

____

____

9. What are the advantages and disadvantages of the job?

____

____

____

____

10. What opportunities are there for career advancement?

____

____

11. What is the employment outlook? (What is the present and projected demand for employees?)

____

____

____

____

12. Briefly describe the work conditions.

____

____

____

____

13. How does the job match social and psychological factors of personal importance?

EXAMPLE: Is it compatible with future goals and desired life-style?

Job 2

1. What is the title of the job investigated?

2. What are the basic job duties?

3. How many workers are employed in the company?

4. During what hours is the work conducted?

5. What are the educational and/or training qualifications? Are there any special requirements?

6. Does this job require physical labor? ____________________

7. What is the salary range? ____________________

8. What benefits are included?

____

____

9. What are the advantages and disadvantages of the job?

____

____

10. What opportunities are there for career advancement?

____

____

11. What is the employment outlook? (What is the present and projected demand for employees?)

____

____

12. Briefly describe the work conditions.

____

____

13. How does the job match social and psychological factors important to you?

EXAMPLE: Is it compatible with future goals and desired life-style?

____

____

Evaluation

14. Which job would you choose if given the opportunity?

____

____

15. Summarize the reasons for choosing the job you did.

ASSIGNMENT SHEET 2

CAREER PLANNING FOR SUCCESS

B I

NAME ______________________ SCORE ________

OBJECTIVE 10 **Evaluate a career.**

INTRODUCTION All careers have advantages and disadvantages. It is important when making such an important decision as a career choice that one carefully evaluates the options. The career one chooses will influence future life happiness.

DIRECTIONS **Part 1**

Evaluate a current career choice by using the rating scale below. Rate criteria on a scale from 1 to 5, with 5 being the most desirable rating and 1 being the least desirable rating. Circle your rating response.

Career choice evaluated: ______________________

Criteria	**Rating scale**				
Challenging	1	2	3	4	5
Interesting	1	2	3	4	5
Salary	1	2	3	4	5
Personally satisfying	1	2	3	4	5
Working conditions	1	2	3	4	5
Career advancement	1	2	3	4	5
Employment outlook	1	2	3	4	5
Fringe benefits	1	2	3	4	5
Attainability of job requirements	1	2	3	4	5
Overall rating	1	2	3	4	5

Part 2

Write a brief overview of the career evaluation that was conducted. Use additional paper if needed.

ASSIGNMENT SHEET 3

CAREER PLANNING FOR SUCCESS

B I

NAME ______________________ SCORE ________

OBJECTIVE 11 **Evaluate habits and career success.**

INTRODUCTION Good habits are necessary to ensure good working relationships. Job success occurs only when human relations are positive and good.

DIRECTIONS Based on previous work situations or classroom situations, use the following checklist to evaluate personal habits associated with job success.

RELATIONSHIP WITH CO-WORKERS (OR OTHER STUDENTS)	**YES**	**NO**
Do you do your own work and not leave it for someone else to do?	____	____
Do you clean up after yourself?	____	____
Are you willing to learn from others about how to do a job better?	____	____
Do you contribute to morale and team spirit?	____	____
Do you learn names of people as soon as possible?	____	____
Do you take a sincere interest in others, their families, and their interests?	____	____
Are you a good listener?	____	____
Do you admit mistakes without making excuses?	____	____
Do you assume blame for things that are your fault?	____	____
Do you avoid gossip?	____	____
Do you support co-workers?	____	____

RELATIONSHIP WITH EMPLOYER (OR TEACHER)	YES	NO
Are you cheerful?	____	____
Do you feel your job is a privilege, not a right?	____	____
Do you try always to do the best you can?	____	____
Do you know your job?	____	____
Are you on the job unless excused?	____	____
Are you on time and ready to work?	____	____
Do you try to avoid waste of all kinds (material, time, equipment)?	____	____
Do you look for a better way to do the job?	____	____
Do you tell the truth and are you sincere?	____	____
Do you ask questions when you need help?	____	____
Do you try to see employer's side when there is a problem?	____	____

RELATIONSHIP WITH CUSTOMERS (OR ANYONE WITH WHOM YOU ARE WORKING)	YES	NO
Do you know what is expected of you and do you do your job well?	____	____
Do you give business-like treatment to customers?	____	____
Do you keep promises made to customers?	____	____
Are you polite to customers?	____	____
Do you recognize customers as buyers of your service and give them their money's worth?	____	____
Are you sincere?	____	____
Do you smile?	____	____
Are you friendly, interested, and sympathetic?	____	____

	YES	NO
Do you gain the customer's confidence and listen?	____	____
Do you try not to rush the customer?	____	____
Do you avoid arguing with an angry customer?	____	____
Do you avoid comments that might upset a customer?	____	____
Do you refer matters you cannot handle to the supervisor?	____	____
Do you treat each customer as an individual?	____	____
Do you take pride in winning a customer's friendship?	____	____

1. What do you feel are your strengths in personal habits associated with job success?

____

____

____

____

____

____

2. What do you feel are your weaknesses in personal habits associated with job success?

____

____

____

____

____

____

ASSIGNMENT SHEET 1

Jobs 1 and 2

1-13. Answers will vary from student to student depending on the jobs investigated.

14-15. Answers should demonstrate that student gave careful thought to the evaluation.

ASSIGNMENT SHEET 2

Part 1

Answers will vary from student to student. The answers should show consistency. For example, if most of the criteria rated received a three, the overall rating should also be a three.

Part 2

Answers should indicate that the student has done research and a thorough evaluation of the career choice.

ASSIGNMENT SHEET 3

While there are no wrong answers, the checklist should be completed. Answers 1 and 2 must demonstrate insight into how habits influence job success. The following examples are possible answers.

1.
   - I am willing to take directions from others.
   - I am willing to put in whatever time is required to complete a job.
   - I am time conscious.
2.
   - I am active in school activities that often keep me busy on evenings and weekends. I may have to miss work often.
   - I often over-sleep in the mornings.
   - I tend to daydream when I should be working.

WRITTEN TEST

CAREER PLANNING FOR SUCCESS

B I

NAME ______________________ SCORE ______

OBJECTIVE 1

Match terms associated with career planning for success to their correct definitions. Write the correct letters in the blanks.

____ 1. A position in a work situation

____ 2. Power to perform a specific skill or task

____ 3. Moral values and principles

____ 4. Group of similar jobs

____ 5. Inborn tendency or ability to perform a specific skill or task

____ 6. Measurement of the attainment of career goals

____ 7. Something a person enjoys and gives attention

____ 8. The organization, management, and ownership of a business

____ 9. An accumulation of experiences in the world of work

a. Ability

b. Applicant

c. Aptitude

d. Career

e. Commission

f. Enthusiasm

g. Ethics

h. Entrepreneurship

i. Interest

j. Interview

k. Job

l. Job lead

m. Occupation

n. Qualifications

o. Retirement

p. Strategy

q. Success

OBJECTIVE 2 Name eight occupational categories.

OBJECTIVE 3 List five factors to consider in career choices.

OBJECTIVE 4

Match educational or training levels for child development careers to their correct job titles. Write the correct letters in the blanks. Letters may be used more than once.

____ 1. Day school teacher

____ 2. Teacher's aide

____ 3. Family consultant

____ 4. Child welfare worker

____ 5. Family services director

____ 6. 4-H leader

____ 7. Homemaking advisor

____ 8. Kindergarten teacher

____ 9. Community aide

____ 10. High school teacher, specializing in child development

____ 11. Marriage counselor

____ 12. Director of nursery school

a. Part-time jobs during high school

b. High school diploma

c. Vocational school training

d. Bachelor degree

e. Advanced degrees

OBJECTIVE 5

List six resources needed for those who choose to become an entrepreneur.

____

____

____

____

____

____

OBJECTIVE 6

Name five factors that influence career success.

____

____

____

____

____

____

OBJECTIVE 7

Select from the following list steps that should be followed when a person loses a job. Write an "X" in the blank before each correct answer.

____ 1. Be open to the possibility of retraining.

____ 2. File a claim for unemployment insurance.

____ 3. Destroy current work.

____ 4. Cut off any contacts with former co-workers.

____ 5. Review and update one's resume.

____ 6. Maintain work skills and abilities through continuing education or practicing skills.

____ 7. Spend some time moping around the house.

____ 8. Rethink job possibilities.

____ 9. Begin a job search.

___ 10. Maintain a positive relationship with the former employer when possible.

___ 11. Limit job search to the same type of jobs.

___ 12. Always ignore outside help.

___ 13. Relax, regain composure, and develop a positive attitude.

___ 14. Threaten to get revenge on the boss.

OBJECTIVE 8 List three reasons why people lose jobs.

____

____

____

____

____

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 9 Investigate two jobs in a field of interest. SCORE ________

OBJECTIVE 10 Evaluate a career. SCORE ________

OBJECTIVE 11 Evaluate habits and career success. SCORE ________

WRITTEN TEST ANSWERS

CAREER PLANNING FOR SUCCESS

B I

OBJECTIVE 1

1. k
2. a
3. g
4. m
5. c
6. q
7. i
8. h
9. d

OBJECTIVE 2

Answers should include any eight of the following:

- Agricultural Occupations
- Business and Office Occupations
- Communication and Art Occupations
- Construction Occupations
- Educational Occupations
- Health Occupations
- Manufacturing Occupations
- Personal and Service Occupations
- Repairers and Mechanics Occupations
- Sales Occupations
- Science and Technology Occupations
- Social Science Occupations
- Transportation Occupations

OBJECTIVE 3

Answers should include any five of the following:

- Abilities
- Aptitudes
- Education
- Family influences
- Future goals
- Interests
- Life-styles
- Personal values

OBJECTIVE 4

1. c
2. b
3. e
4. d
5. e
6. a
7. c
8. d
9. b
10. d
11. e
12. d

OBJECTIVE 5

Answers should include any six of the following:

- Business contacts
- Communication skills
- Decision-making skills
- Enthusiasm
- Intelligence
- Leadership ability
- Money
- Organizing skills
- Patience

- Problem-solving skills
- Self-confidence
- Self-motivation
- Time
- Willingness to risk

OBJECTIVE 6 Answer should include any five of the following:

- Employee benefits
- Flexibility
- Healthy work relationships
- Personal job satisfaction
- Physical and mental health
- Positive attitude
- Positive self-concept
- Practice of good work ethics
- Technical knowledge of job

OBJECTIVE 7 1, 2, 5, 6, 8, 9, 10, 13

OBJECTIVE 8 Answer should include any three of the following:

- Attitude
- Drug and alcohol use
- Industrial shutdown
- Lack of good human relations and commitment to the work ethic
- Lack of skills
- Lack of technical knowledge

OBJECTIVE 9 Refer to answers to Assignment Sheet 1.

OBJECTIVE 10 Refer to answers to Assignment Sheet 2.

OBJECTIVE 11 Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

FINANCIAL SERVICES

C I

INTRODUCTION

To gain financial independence and security, people must learn to manage their money wisely. With so many financial options and resources available in today's complicated, high-tech society, people often turn to banks for help in managing finances. This unit introduces financial tools banks offer to help their customers manage money.

UNIT OBJECTIVE

After completing this unit, the student should be able to distinguish between types of financial institutions and describe responsible and irresponsible uses of checking accounts and automated teller machines (ATMs). The student will demonstrate competency by completing assignment sheets and a written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with financial institutions to their correct definitions.
2. Select from a list functions of a bank.
3. Match terms associated with checking accounts to their correct definitions.
4. Distinguish between advantages and disadvantages of a checking account.
5. Distinguish among three kinds of check endorsements.
6. Identify steps in writing a check.
7. Identify steps in filling out a check deposit slip.
8. List reasons for keeping a check register.
9. Identify steps in keeping a check register.
10. Select from a list steps in reconciling a bank statement with a check register.
11. List ways to stop payment on a check.
12. Select from a list guidelines for using an automated teller machine (ATM) card.
13. Endorse checks. (Assignment Sheet 1)

14. Write checks. (Assignment Sheet 2)
15. Fill out check deposit slips. (Assignment Sheet 3)
16. Make check register entries. (Assignment Sheet 4)
17. Reconcile a bank statement. (Assignment Sheet 5)

PREPARATION

- Order and obtain materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lectures.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss financial services.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Schedule audiovisual equipment to be used.

DELIVERY

Objective 1

- Highlight the similarities and differences among those institutions listed in Objective 1.
- Using newspaper articles, magazine advertisements, and information from banks, prepare a bulletin board on financial institutions.

Objective 2

- Ask students to prepare a list of the functions of a bank. Have the students save their lists to compare to the Information Sheets and to the information presented by a guest speaker.
- Have the class prepare a list of questions to ask a guest speaker about the functions of a bank.
- Invite a guest speaker from a local bank to present information on banking functions and services. Ask the guest speaker to address information students will need to fill out Handout 1, "Financial Account Comparisons." Have students complete Handout 1 using information the guest speaker gives.

Objective 3

- Review terms associated with checking accounts.

- Have the class play a game simulating the television show "Jeopardy." Incorporate into the game terms and definitions given in this objective.

Preparation

1. On a wall, arrange and tape 25 pieces of blank, 8 1/2 x 11-inch paper into five columns and five rows.

2. Number the top row 1-5 across. This is the "category" row. The other four rows are called "answer" rows.

3. On the other 20 pieces of paper, write a definition for one of the terms from Objective 3.

4. Cover each definition with a piece of construction paper.

5. Give each definition a point value. Do this by writing the point value on each of the cover sheets. Definitions on the top answer row are worth 100, on the second answer row are worth 200, on the third answer row are worth 300, and on the fourth answer row are worth 400. Place the most difficult definitions under the sheets with the highest values.

6. To know which word goes with each definition, make a key.

Activity

1. Split the class into two teams.

2. Assign each team a spokesperson.

2. Designate a timekeeper and a scorekeeper. (The teacher can serve as both.)

3. Have the teams alternate back and forth, selecting squares from the game board.

4. When a team picks a square, the teacher reveals the definition underneath. Team members should determine which term matches the chosen definition. Team members can consult for 30 seconds. Then, the spokesperson must pose the answer in a question. For example, if the definition of "bank statement" is revealed, the spokesperson should ask, "What is a bank statement?"

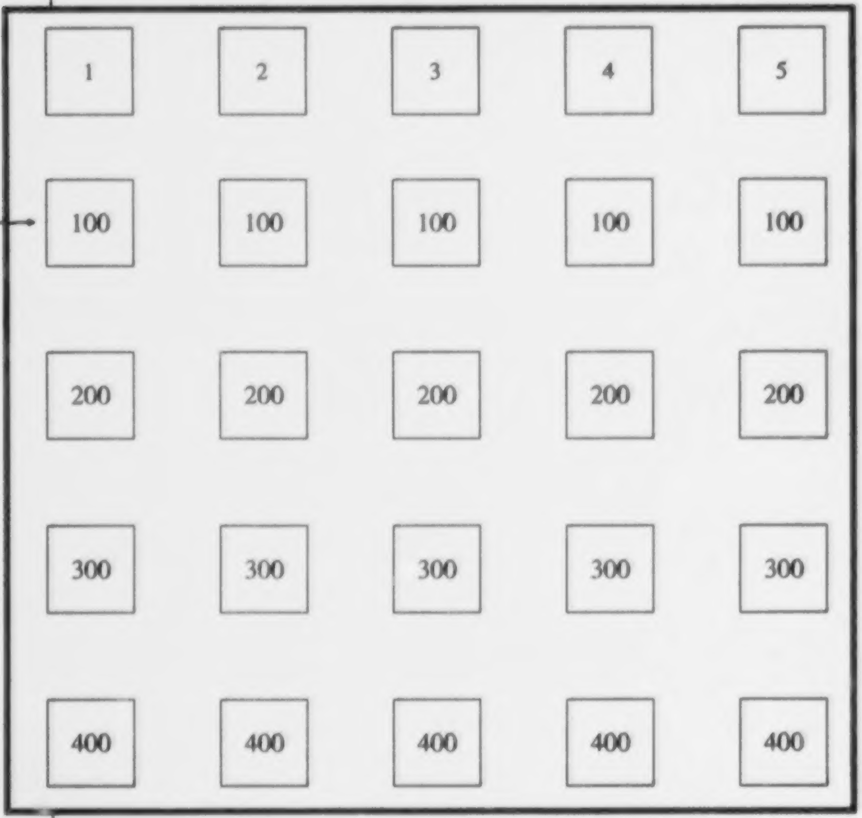
5. If the spokesperson is correct, his or her team receives the number of points on the cover sheet.

6. If the spokesperson gives the wrong answer, the team receives no points. The other team then has 15 seconds to discuss the answer and respond.

   NOTE: If the other team does not know the answer, its members can refuse to respond and not be penalized. If the other team's spokesperson responds and is correct, the team's score is increased by the number of points on the cover sheet. If the other team's spokesperson responds with an incorrect answer, the team's score is reduced by the number of points on the cover sheet.

7. Continue back and forth until all of the definitions are revealed.

8. The winning team gets to leave class first that day.



Definitions of words underneath cover sheets

Objective 4

- Review advantages and disadvantages of having a checking account.
- Use Supplement 1, "Opening a Checking Account," to explain general procedures for opening a checking account.
- Use Supplement 2, "Types of Checking Accounts," to present different types of checking accounts a student could open at a financial institution.
- Supplement the objective with information from the publications *Check Rights* and/or *Checkbooklet*.

  NOTE: *Check Rights* describes check-clearing procedures and different kinds of checks. *Checkbooklet* explains how checks are used, processed, and collected; it includes a guide to check writing.

Objective 5

- Demonstrate how to write the three kinds of endorsements on the chalkboard or a transparency.
- Pass out copies of the brochure *If You Deposit Checks, Read This*. Use the brochure to review the importance of how students endorse checks.
- Ask students how they protect their cash. Use the question and answers to lead into a discussion of treating a check with a blank endorsement as if the check were cash.
- Have students complete Assignment Sheet 1 on endorsing checks.

Objective 6

- Use Transparency Master 1, "Blank Personal Check," to point out parts of a check and to review points to remember when writing a check. Explain that the appearance of different kinds of checks will vary, although the basic format should be the same.
- Warn students to check the "Pay to the order of" (payee) line if a stamp is used to fill the line. Leaving the line blank is an invitation for the wrong person to fill in the payee line and cash the check.
- Use Transparency Master 2, "Completed Personal Check," to point out the steps in writing a check.

- Have students complete Assignment Sheet 2 on writing checks.

- Use *Banking Is* to give students more practice in writing checks.

  NOTE: *Banking Is* is a teaching program/packet designed to help students master banking skills and personal money management. It includes check-writing and recording activities. Teachers will need to request that a local bank sponsor the program.

Objective 7

- Use Transparency Master 3, "Checking Account Deposit Slip (Front)," to show students parts of a check deposit slip and to demonstrate the steps in filling out a deposit slip. Point out that the appearance of different kinds of check deposit slips will vary.

- Have students complete Assignment Sheet 3 on filling out check deposit slips.

- Use *Banking Is* to give students additional practice in filling out check deposit slips.

Objective 8

- Ask students if they remember exactly how much their last dinner at a restaurant or fast-food establishment cost them. Use this question to lead into a discussion of how important it is to rely on written documentation, instead of memory, to keep track of checks.

- Ask students to list reasons for keeping a check register.

- Explain that some people use check stubs as an alternative to keeping a check register. Emphasize the importance of recording all checking transactions—either on check stubs or in a check register.

- Use Transparency Master 4, "Blank Check Register/Check With Stub," to show students what a blank check register and a check with a stub look like. Explain that the appearance of different kinds of check registers and checks with stubs will vary.

- Obtain a blank check register from a local bank to pass around the class.

Objective 9

- Explain the steps in entering checks, deposits, service charges, other bank fees, and automated teller machine (ATM) deposits and withdrawals into a check register.

- Use Transparency Master 4, "Blank Check Register/Check With Stub," to show students where and how to make check register entries.

- Have students complete Assignment Sheet 4 on making check register entries.

- Supplement the objective with activities from *Banking Is*.

- Have the class discuss the advantages and disadvantages of using check stubs versus using a check register to record checking and ATM transactions.

Objective 10

- Ask students if they have ever put off studying for a test until the night before the test was given. Did they feel more unsure of themselves than when they had studied and prepared for a test in advance? Use the questions to lead into a discussion of how procrastination makes it hard to reconcile bank statements with a check register. Point out that it is much easier to reconcile a bank statement right after it arrives in the mail than it is to wait and try to reconcile a stack of statements.

- Use Transparency Master 5, "Bank Statement (Front)," and Transparency Master 6, "Bank Statement (Back)," to show students what a bank statement looks like. Explain that the appearance of different kinds of bank statements will vary.

- Explain how to reconcile a bank statement with a check register.

- Have students complete Assignment Sheet 5 on reconciling a bank statement.

- Use *Banking Is* to provide students with additional practice in reconciling a bank statement with a check register.

Objective 11

- Ask students why they might want to stop payment on a check.

- Explain how to request a stop payment on a check.

- Use the computer software *Money Matters/Banking and Consumer Transactions* to help students review what they have learned about checking accounts.

  NOTE: The software covers checking as well as other financial areas.

Objective 12

- Explain what an automated teller machine (ATM) and an ATM card are.

- Ask students if they have ever used an ATM. What do they like about ATMs? What are possible disadvantages?

- Review with the class guidelines for using an ATM card.

- Use Handout 2, "The Electronic Marketplace," and answers to Handout 2 to generate further discussion on the pros and cons of using the electronic marketplace for banking.

- Use the computer software *Banking Simulation* to give students practice using an ATM.

  NOTE: *Banking Simulation* may be used with the Apple II Plus, Apple IIe, Apple IIc, or Apple II GS. The program is an automated teller machine (ATM) simulation that provides students with the opportunity to use an ATM to perform withdrawals, deposits, payments, and transfers. Average time for a student to complete the program is 37 minutes.

- Supplement the objective with information from the publications *Electronic Banking for Today's Consumer*, *Electronic Money*, and/or *The Story of Checks and Electronic Payments*.

  NOTE: *Electronic Banking for Today's Consumer* describes electronic services such as automated teller machines (ATMs), direct deposit, bill-paying services, and point-of-sale terminals. *Electronic Money* identifies different electronic funds transfer (EFT) systems, examines consumer resistance to them, and explains the rights and responsibilities of consumers and financial institutions when using EFT systems. *The Story of Checks and Electronic Payments* describes the origin, development, and growth of checks; the automation of check collection; and the idea of an electronic payments system.

APPLICATION

Objective 13

- Have students complete Assignment Sheet 1 if it was not assigned earlier.

Objective 14

- Have students complete Assignment Sheet 2 if it was not assigned earlier.
- Change the amounts on checks filled out incorrectly. This will show students the importance of carefully writing checks.

  EXAMPLE: Change $50.00 to $150.00.

Objective 15

- Have students complete Assignment Sheet 3 if it was not assigned earlier.

Objective 16

- Have students complete Assignment Sheet 4 if it was not assigned earlier.

Objective 17

- Have students complete Assignment Sheet 5 if it was not assigned earlier.

EVALUATION

Written Test

- Explain to students they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Computer Software

- *Banking Simulation*

  NOTE: *Banking Simulation* may be purchased by writing to EMC Publishing, 300 York Avenue, St. Paul, Minnesota 55101, or by calling EMC's toll-free number 800-328-1452.

- *Money Matters/Banking and Consumer Transactions*

  NOTE: Teachers may purchase *Money Matters/Banking and Consumer Transactions* by writing to Queue, Inc., 338 Commerce Drive, Fairfield, Connecticut 06430, or by calling 203-333-7268.

Publications

- *Banking Is.* St. Albans, West Virginia: National Learning Productions, Inc., 1984.

  NOTE: A local bank must sponsor the program. Teachers may obtain more information about the program by writing to National Learning Productions, Inc., 505 Sixth Avenue, P.O. Box 246, St. Albans, West Virginia 25177-0246, or by calling 304-722-2904.

- *Checkbooklet.* Atlanta, Georgia: Federal Reserve Bank of Atlanta, 1988.

- *Check Rights.* Boston, Massachusetts: Federal Reserve Bank of Boston, 1988.

- *Electronic Banking for Today's Consumer.* Philadelphia, Pennsylvania: Federal Reserve Bank of Philadelphia, 1987.

- *Electronic Money.* Chicago, Illinois: Federal Reserve Bank of Chicago, 1987.

- *Integrating Computers into the Consumer and Homemaking Classroom.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Home Economics Division, 1987.

  NOTE: *Integrating Computers into the Consumer and Homemaking Classroom* and its 1988 supplement contain a list of 131 computer programs reviewed and evaluated by Oklahoma vocational home economics teachers. For more information about the publication and its 1988 supplement, contact the Oklahoma Department of Vocational and Technical Education, Home Economics Division, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or phone 800-522-5810. Out-of-state teachers may call 800-654-4502.

- *Microcomputer Programs for Home Economics Education: A Bibliography.* Tallahassee, Florida: State of Florida Department of Education, Division of Vocational, Adult, and Community Education, 1989.

  NOTE: Teachers may obtain a copy of this bibliography by writing to Florida Department of Education, Bureau of Career Development, Florida Education Center, Tallahassee, Florida 32399-0400, or by calling 904-488-0400. Catalog number AE312BK should be requested. A limited number of copies are available.

- *The Story of Checks and Electronic Payments*, rev. ed. New York: Federal Reserve Bank of New York, 1987.

NOTE: Materials listed from the Federal Reserve System (FRS) are available free of charge. Teachers may obtain FRS publications by contacting the issuing Federal Reserve Bank (FRB) at the following mailing addresses or telephone numbers: FRB Atlanta, Public Information Department, 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713, phone 404-521-8788. FRB Boston, Bank and Public Services Department, 600 Atlantic Avenue, Boston, Massachusetts 02106, phone 617-973-3459. FRB Chicago, Public Information Center, 230 South LaSalle Street, Chicago, Illinois 60690, phone 312-322-5111. FRB New York, Public Information Department, 33 Liberty Street, New York, New York, 10045, phone 212-720-6134. FRB Philadelphia, Public Information Department, P.O. Box 66, Philadelphia, Pennsylvania 19105, phone 215-574-6115.

UNIT REFERENCES

- Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Culver, Gordon F. et al. *Introduction to Business Curriculum Guide.* Lincoln, Nebraska: Nebraska Department of Education, Vocational Education Division, 1986.
- *Development of Financial Skills.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.
- Dobry, Alberta M. et al. *Decisions for Independent Living: Volume I.* Fargo, North Dakota: Department of Home Economics Education, North Dakota State University, 1989.

- *High School Financial Planning Program Instructor's Manual.* Denver, Colorado: The College for Financial Planning, 1988.
- Green, D. Hayden. *Consumers in the Economy*, 2nd ed. Cincinnati, Ohio: South-Western Publishing Company, 1988.
- *If You Deposit Checks, Read This.* Deluxe Check Printers, 1988.

  NOTE: This brochure describes endorsement requirements. In 1989, many banks supplied this brochure to their customers. Some banks may still have supplies.
- *Introduction to Financial Services.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.
- Lang, Larry R. and Thomas H. Gillespie. *Strategy for Personal Finance*, 2nd ed. New York: McGraw-Hill, Inc., 1981.
- Mrkvicka, Edward F., Jr. *The Bank Book.* New York: Harper & Row Publishers, Inc., 1989.
- *Personal and Family Financial Planning: Strategies for Teaching.* Washington, D.C.: Education Relations and Resources, American Council of Life Insurance, Health Insurance Association of America, 1984.
- Ryan, Joan S. *Managing Your Personal Finances.* Cincinnati, Ohio: South-Western Publishing Company, 1985.
- Ryan, Joan S. *Managing Your Personal Finances*, 2nd edition, Cincinnati, Ohio: South-Western Publishing Company, 1990.
- Thompson, Patricia J. et al. *Resources for Living.* St. Paul, Minnesota: EMC Publishing, 1987.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 006	Defines	Economic terms	
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Free Enterprise 053	Defines	Economic terms	Services
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 3	Free Enterprise 006	Defines	Economic terms	
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 4	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 5	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 7	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Free Enterprise 078	Describes/ Explains	Financing	
OBJECTIVE 9	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 10	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 11	Free Enterprise 078	Describes/ Explains	Financing	
OBJECTIVE 12	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 13	Language Arts 013	Applies/Uses	Definitions	
OBJECTIVE 14	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
OBJECTIVE 15	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 084	Computes	Subtraction	Decimals
OBJECTIVE 16	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Language Arts 278	Uses	Text resources	
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 084	Computes	Subtraction	Decimals
OBJECTIVE 17	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Language Arts 278	Uses	Text resources	
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 084	Computes	Subtraction	Decimals

FINANCIAL ACCOUNT COMPARISONS

INTRODUCTION

By surveying what services different banks offer, a consumer can determine which bank will best suit his or her needs.

DIRECTIONS

Before answering the questions in the grid, write in names of available banks, one per box across the top of the chart. Where possible, include commercial banks, savings and loan associations, and credit unions. Then, answer the questions listed on the side of the grid.

NOTE: The instructor may have you complete the survey based on a presentation from a guest speaker.

	TYPES OF FINANCIAL INSTITUTIONS				
QUESTION:					
1. What types of checking accounts are available?					
2. What is the cost of maintaining each account?					
3. What is the minimum balance required?					
4. What is the procedure used when overdrawing this account?					
5. What kind of monthly statement information is available?					
6. What additional services are offered with this account?					
7. What hours are available for customer service?					
8. Are banks conveniently located?					

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HANDOUT 2 | **FINANCIAL SERVICES** | **C I**

THE ELECTRONIC MARKETPLACE

INTRODUCTION

Following are descriptions of various aspects of computer systems used for banking and shopping:

- **Automated teller machine (ATM)**—A computer terminal connected to the bank's computer which allows a person to deposit, withdraw, or transfer money from one account to another

  EXAMPLE: Moving money from a savings to a checking account

- **Check guarantee service**—A system which approves a person's personal checks through a computer system
- **Debit card (EFT or ATM card)**—A plastic card, similar to a credit card, which allows an individual to use a computer banking system
- **Direct deposit**—A system in which a person's payroll check is automatically deposited into his or her bank account
- **Personal identification number (PIN)**—A code number, separate from the EFT or ATM card, which is needed to use the EFT system; the PIN helps to protect a person from illegal use of his or her lost or stolen card
- **Point of sale terminal (POS)**—A computer terminal at a store which allows a person to automatically transfer money from his or her account to the store's account when paying for a purchase
- **Preauthorized payment**—A system in which regular payments are made automatically for a person each month

  EXAMPLE: Regular payments might include rent, automobile payment, insurance, mortgage

- **Regulation E**—A set of rules from the Federal Reserve System designed to protect users of electronic banking
- **Telephone transfer**—A system in which a person may make payments with the use of the buttons on a telephone

- **Universal product code** (UPC)—Code line on food and other products which allows a computer to identify the product and price

DIRECTIONS

For each of the following situations, decide which "Electronic Marketplace" service would be used. Write the answer in the blank to the left.

Situations

_______________ 1. After inserting the EFT (ATM) card into the terminal, this information is requested to be sure the card holder is the authorized user.

_______________ 2. Someone wishes to have the monthly payment for his or her new stereo system sent directly to the store.

_______________ 3. This information is used when there is a mistake in an individual's account or that individual loses his or her EFT (ATM) card.

_______________ 4. This is needed whenever someone transfers money at an ATM or POS.

_______________ 5. A person who is unable to leave home wants to transfer an amount of money from one account to another.

_______________ 6. At a store, a person wishes to pay for a purchase with his or her EFT (ATM) card.

_______________ 7. Although the price is not marked on a can of beans, this system will identify the product and price.

_______________ 8. Since this person always works late, the banks are closed and this person is unable to deposit his or her paycheck.

_______________ 9. Although the bank is closed, this allows someone to do his or her banking.

_______________ 10. Someone needs identification in order to cash a personal check.

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ANSWERS TO HANDOUT 2

1. Personal identification number (PIN)
2. Preauthorized payment
3. Regulation E
4. Debit card (EFT or ATM card)
5. Telephone transfer
6. Point of sale terminal (POS)
7. Universal product code (UPC)
8. Direct deposit
9. Automated teller machine (ATM)
10. Check Guarantee Service

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OBJECTIVE 1

Match terms associated with financial institutions to their correct definitions.

In the past, each of the following financial institutions offered specialized services. Commercial banks offered variety, while each of the other institutions focused on providing one or two special services to a select group of customers. Although the financial institutions still tend to be identified by their past specialties, laws and economic conditions have allowed many of these financial institutions to offer the same services that only commercial banks could offer a few years ago.

NOTE: Except for the mutual savings bank, which is only state-chartered, all of the following financial institutions can be either federally or state-chartered. Federally chartered institutions must follow regulations set by the federal government. State-chartered institutions must comply with regulations set by the institution's state government.

- **Bank**—A business establishment which receives, lends, borrows, exchanges, issues, and safeguards money

  NOTE: A bank may receive and protect valuables (jewelry or important papers, for example) other than money. The term "bank" is often used in a generic way to refer to any full-service financial institution, an institution that offers a variety of services.

  EXAMPLES: Commercial banks, savings and loan associations, credit unions

- **Commercial bank**—Owned by stockholders and operated for a profit; primary purpose is to offer a wide variety of financial services to individuals, businesses, and the government

  NOTE: A stockholder is someone who owns stock. Stock is a share in ownership of a corporation, such as a commercial bank.

- **Credit union**—Nonprofit organization owned and operated by workers with a common bond, such as having similar occupations or the same employer

  NOTE: Because it is run by its members, a credit union usually has low operating costs; these low operating costs allow a credit union to offer lower interest rates on loans and higher interest rates on savings accounts than other financial institutions can offer.

- **Mutual savings and loan association**—Owned by the association's depositors and operated for the benefit of the depositors; often offers slightly higher interest rates than a commercial bank does on savings accounts

- **Mutual savings bank**—Owned by its depositors and often offers higher interest rates than a commercial bank does on savings accounts; exists only in the northeastern United States

- **Stock savings and loan association**—Similar to a commercial bank in that it is owned by stockholders and operated for a profit; often offers slightly higher interest rates than a commercial bank does on savings accounts

  NOTE: Savings and loan associations and mutual state banks were originally established to help depositors save money and to offer depositors loans for buying homes or making home improvements.

OBJECTIVE 2 **Select from a list functions of a bank.**

Banks provide a variety of services for their customers. It is to the customer's advantage to know what these services are.

- To receive deposits
- To provide checking and savings accounts
- To transfer money from one account to another
- To make loans to individuals, businesses, and government
- To advise customers on which services would benefit them most

- To provide other financial services, often for a fee

  EXAMPLES: Special checks such as traveler's checks and cashier's checks; money orders; financial advice; travel services; safe-deposit boxes; Individual Retirement Accounts (IRAs)

OBJECTIVE 3

Match terms associated with checking accounts to their correct definitions.

To be able to use a checking account responsibly, an individual should first learn common terms associated with checking.

- **Balance**—Difference between deposits and withdrawals in a bank account; amount of money account holder currently has in bank account

- **Bank statement**—Bank's regular report of deposits, checks, automated teller machine (ATM) transactions, service charges, other charges, and account balances

  NOTE: Banks usually send customers checking account statements every month. A transaction is something that "is done" or "performed."

- **Canceled check**—Check that has been paid by a bank

- **Check**—Bank's official form allowing customer to withdraw money from a checking account

- **Checking account**—Bank account against which depositor may write checks

  EXAMPLES: Individual account, joint account, budget account, interest-bearing checking account

- **Check register**—Part of checkbook where account holder records amounts of checks written, deposits, automated teller machine (ATM) transactions, service fees, other fees, interest, and account balances

- **Deposit**—Money placed in a bank account; the act of putting money in a bank account

  NOTE: Different kinds of deposits are available for withdrawal from an account at various times. The Funds Availability Act, which Congress passed in 1988, requires that cash deposits made in person be available by the next day. Deposits other than cash *may not* be available from an account by the next day.

- **Depositor**—Person who places money in a bank account

- **Earned interest**—Amount of money a bank pays on a regular basis to a depositor for the amount of money that depositor keeps in that bank

  NOTE: The bank is actually paying the depositor for the use of the depositor's money in making loans and performing other financial transactions.

  EXAMPLES: Interest-bearing checking account, savings account, certificate of deposit (a savings certificate in which a specific amount of money is deposited for a certain amount of time and earns a certain amount of interest; often earns higher interest rate than a savings account does)

- **Endorse**—To sign one's own name on the back of a check in return for the cash shown on the front of the check

- **Minimum balance**—The least amount of money an account holder is per[illegible] to keep in the account

- **Outstanding check**—Check written on a person's account that has not reached and been recorded by the bank; this type of check does not yet appear on the bank statement

- **Outstanding deposit**—Deposit made to a person's account that has not reached and been recorded by the bank; this type of deposit does not yet appear on the bank statement

- **Overdraft**—Check written when there is not enough money in the checking account to pay for the purchase; sometimes referred to as "bounced check" or "bad check"

  CAUTION: **Overdrafts cost an account holder money, time, and reputation. Banks and businesses often charge $10 to $25 for each overdraft. An overdraft also costs an account holder time in tracking down and explaining the mistake. Someone who consistently overdraws his or her account will earn a bad reputation with business and financial communities, making that account holder's ability to obtain future accounts, loans, or credit extremely difficult.**

- **Payee**—Person or business to whom the check is written; name is written on the line next to "Pay to the order of"
- **Reconcile**—To make the checkbook register and the bank statement show the same balance at the time the statement is issued
- **Signature card**— A card the bank has a customer sign when that individual opens an account

  NOTE: The bank will only allow those people who have signed a signature card for a certain account to write checks on that account or withdraw money from that account.
- **Service charge**—Fee a bank charges for its regular services
- **Other charges**—Fees a bank charges outside its service charge

  EXAMPLES: Charges for overdrafts, new checks, use of automated teller machines (ATMs), or an account with a balance below a required minimum amount
- **Stop payment**—A customer's instructions to a bank requesting that the bank not pay for one of the customer's outstanding checks

OBJECTIVE 4 **Distinguish between advantages and disadvantages of a checking account.**

When used responsibly, checking accounts can help people manage their money. If used recklessly, checking accounts can cause financial problems.

Advantages

- **Convenience**—Offers a convenient way to buy goods and services and pay bills
- **Proof**—Often accepted as legal proof of payment, with checks serving as receipts

  NOTE: To clear up any possible conflicts over proof of payment, an account holder should keep all canceled checks for at least five years.
- **Protection**—Protects money from theft or loss

  NOTE: Most banks offer their depositors federal- or state-sponsored insurance on accounts.

- **Record**—Provides a record of money spent for personal budget

Disadvantages

- **Confusion**—Requires keeping records, which takes time and can be confusing

  NOTE: Reconciling a check register with a bank statement can be difficult.

- **Mistakes**—Addition and subtraction errors in check register can create overdrafts

- **Temptation**—Easy access to checks can tempt account holder into writing overdrafts

  NOTE: A checking account should be equated with cash, not credit.

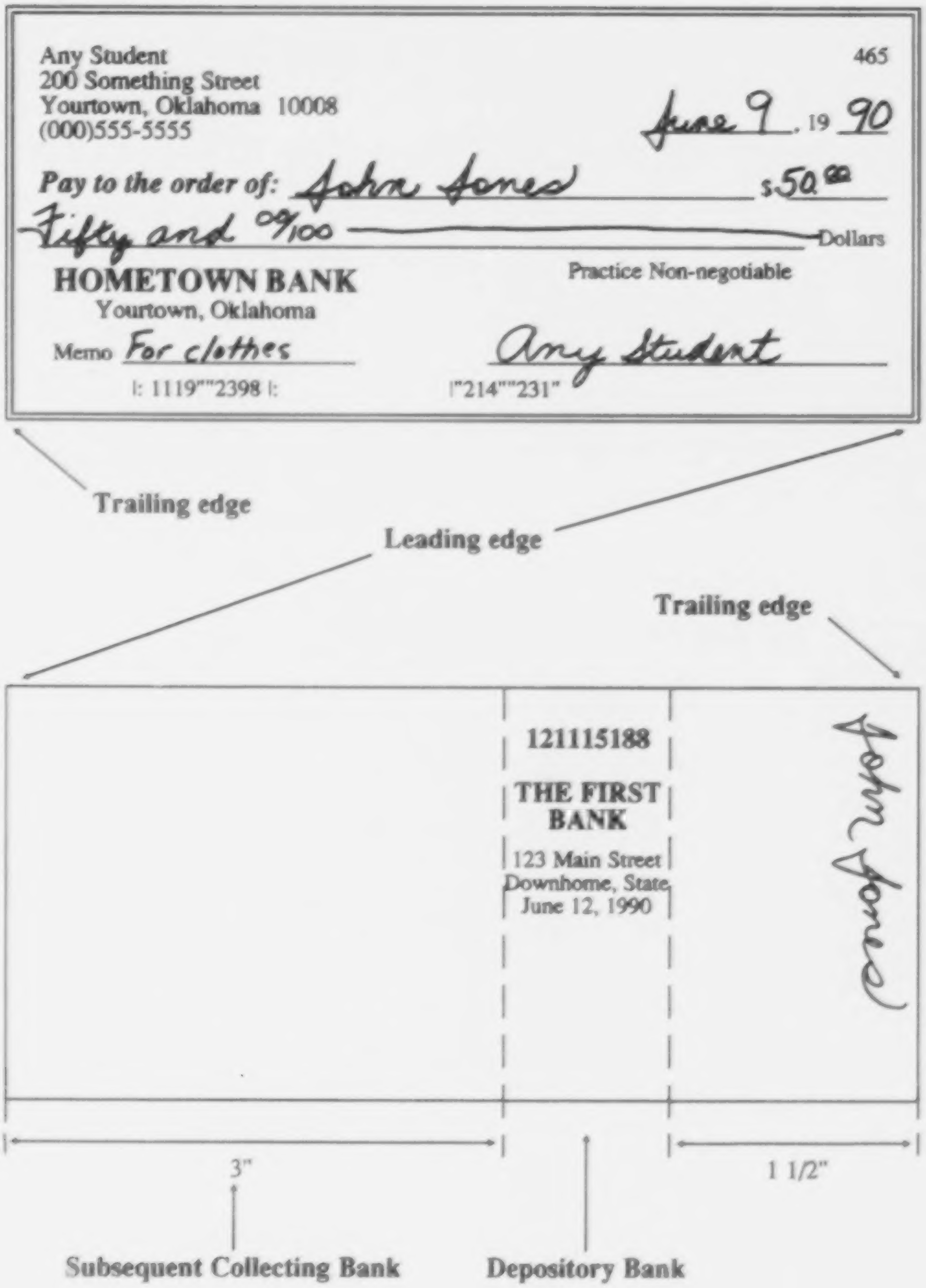
OBJECTIVE 5

Distinguish among three kinds of check endorsements.

Endorsements on all personal and business checks must be located on the back of the check, on the same end of the check as "Pay to the order of." This is the end called the check's trailing edge. Personal and business endorsements are restricted to the top 1 1/2 inches on the back of the check. This restricted area is usually designated. The remaining area on the back of the check is set aside for endorsements by financial institutions that handle the check along its journey to the check writer's account. (Figure 1)

NOTE: If the name of the payee is misspelled, the endorsement should include two signatures—one spelled like the name on the front of the check and the other spelled like the name that appears on the bank records.

FIGURE 1



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

465

June 9, 19 90

Pay to the order of: John Jones $ 50.00

Fifty and 00/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo For clothes

Any Student

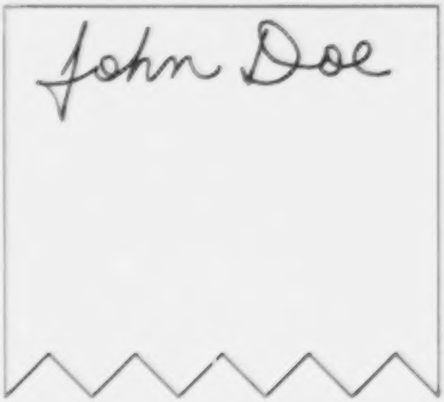
|: 1119""2398 |: |"214""231"

Trailing edge
Leading edge
Trailing edge
121115188
THE FIRST BANK
123 Main Street
Downhome, State
June 12, 1990
John Jones
3"
1 1/2"
Subsequent Collecting Bank
Depository Bank

- **Blank endorsement**—The payee's signature or ink stamp (Figure 2)

  CAUTION: Anyone can cash a check with a blank endorsement. Only use a blank endorsement after reaching the place where the check will be cashed.

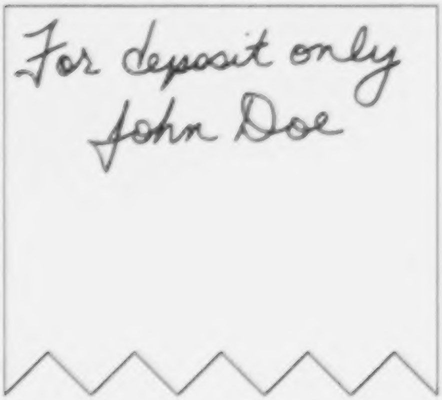
  FIGURE 2



- **Restrictive endorsement**—Tells what to do with the check and includes payee's signature or ink stamp; the check's use is restricted to purpose stated in endorsement (Figure 3)

  NOTE: A restrictive endorsement is often used when banking by mail.

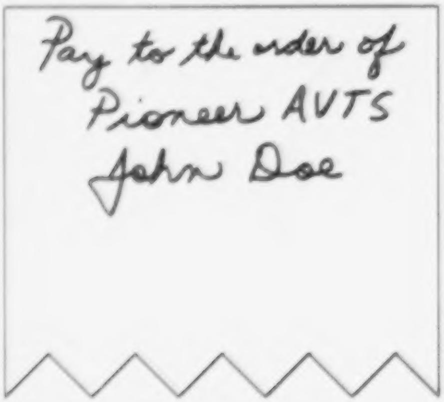
  FIGURE 3



- **Special endorsement**—Transfers check to another person or business with phrase "Pay to the order of"; includes payee's signature or ink stamp (Figure 4)

  NOTE: A special endorsement is also called a full endorsement.

FIGURE 4



OBJECTIVE 6

Identify steps in writing a check.

By filling out a check correctly, the check writer ensures that his or her bank will cash the check and will also help prevent anyone from altering the check. (Figure 5)

NOTE: The check writer should write in blue or black ink and should never use a pencil or a pen with erasable ink. The check writer should write clearly and fill in all blanks. If an individual makes a mistake when writing a check, he or she should destroy the check, write "VOID" next to the check number in the check register, and write a new check. The check writer should not cross out or erase mistakes. After writing a check, the check number and transaction should be recorded in the check register or on the check stub.

- Write the correct date. (1)

  NOTE: Most banks will not hold a postdated check, one in which a future date is written.

- Write the name of the payee. (2)

  NOTE: If the payee uses an ink stamp, the check writer should make sure the "Pay to the order of" line is stamped with the payee's name before the check writer leaves.

- Print in numerals the amount to pay. (3)

  NOTE: The check writer should place the decimal properly and write the amount close to the dollar sign so it cannot be changed.

- Write the same amount in words; following the dollar amount, write the word "and" followed by the amount of cents in one of three ways: number of cents/100, 00/100, or no/100. (4)

  NOTE: The check writer should write the amount in words as far left as possible and fill in the unused portion with a wavy or straight line so the amount cannot be changed. The written figure is the one that the bank refers to if there is any question about the amount. Use the word "only" and cross out the word "Dollars" when writing a check for less than one dollar.

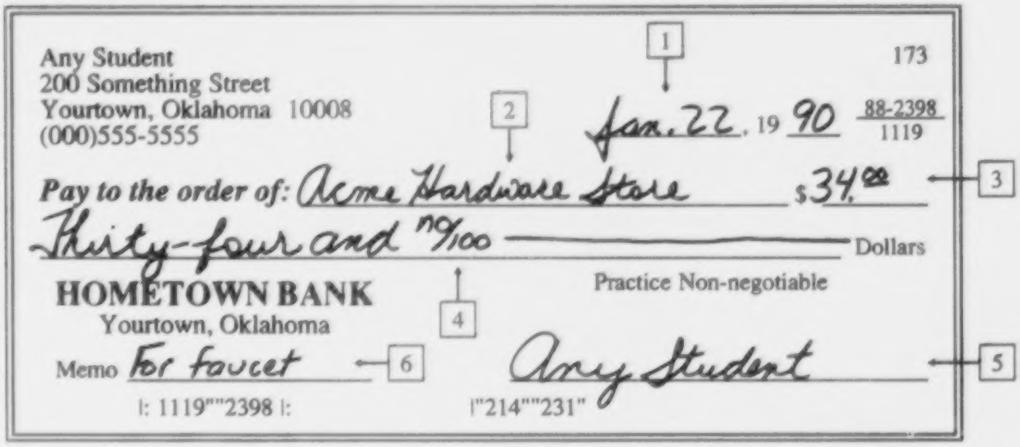
- Sign the check with the name used on the signature card when the account was opened. (5)

  NOTE: A check writer should never sign a blank check (one in which the payee's name and/or the amount of the check is missing).

- Record the reason for writing the check on the "Memo" line. (6)

  NOTE: Writing the reason helps with recordkeeping.

FIGURE 5



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

173

Jan. 22, 19 90

88-2398
1119

Pay to the order of: Acme Hardware Store $34.00

Thirty-four and no/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo For faucet

Any Student

I: 1119""2398 I: I"214""231"

OBJECTIVE 7

Identify steps in filling out a check deposit slip.

The steps in filling out a check deposit slip are similar to those used for writing a check. (Figure 6)

NOTE: In filling out a check deposit slip, an individual should write in blue or black ink and should never use a pencil or a pen with erasable ink. The individual making the deposit should also obtain a receipt with the account number and bank stamp on the receipt and should record the deposit in the check register.

- Write your name and address. (1)
- Write the account number. (2)
- Write the date the deposit is being made. (3)
- Total the amount of bills, and list beside "Currency." (4)
- Total the amount of change (coins), and list beside "Coin." (5)
- List the amount of each check separately in rows designated "List Checks Singly"; identify checks by writing the name listed on the front of the check next to the amount. (6)

  NOTE: An individual should endorse each check listed on the deposit slip. If needed, checks should be listed in the designated area on the back of the deposit slip.

- Add check amounts from the back of the deposit slip, and enter total in row beside "Total From Other Side"; if no checks are listed on the back, draw a line through this row. (7)

- Add the amounts of currency, coin, and checks; enter the figure as "TOTAL." (8)

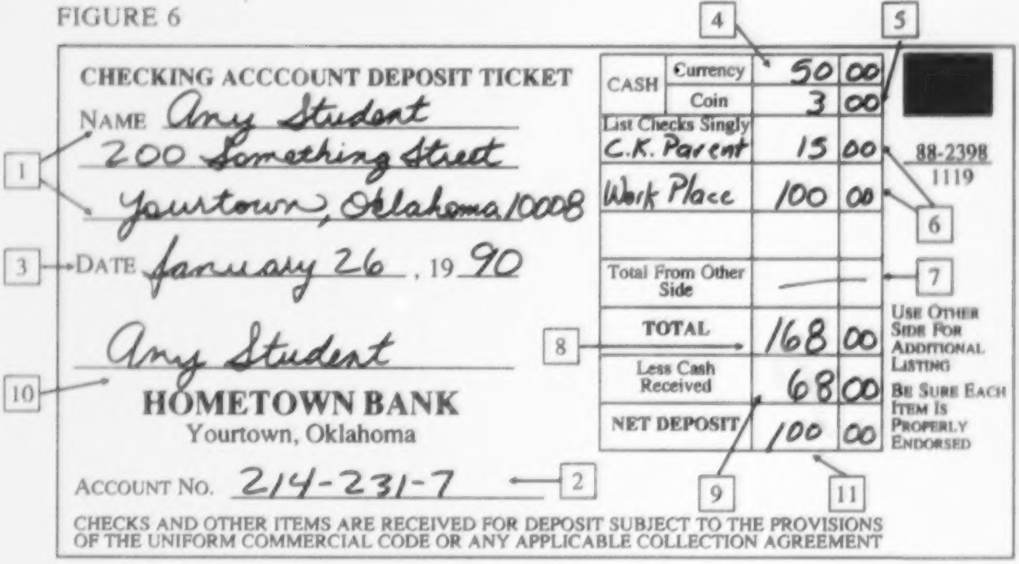
- Write the amount of money to be returned in cash next to "Less Cash Received." (9)

- Sign your name on the line to the left of "Less Cash Received." (10)

  NOTE: On some slips, this line may be identified by a statement such as "Sign Here Only if Cash Received From Deposit."

- Subtract the amount of cash desired from "TOTAL," and enter as "NET DEPOSIT" or "TOTAL DEPOSIT." (11)

FIGURE 6



CHECKING ACCCOUNT DEPOSIT TICKET

NAME Any Student
200 Something Street
Yourtown, Oklahoma 10008

DATE January 26, 19 90

Any Student

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 214-231-7

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

CASH	Currency	50	00
	Coin	3	00
List Checks Singly C.K. Parent		15	00
Work Place		100	00
Total From Other Side		—	
TOTAL		168	00
Less Cash Received		68	00
NET DEPOSIT		100	00

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

OBJECTIVE 8

List reasons for keeping a check register.

An accurate check register will help an account holder keep track of where his or her money is going. Not keeping a register for a checking account is like playing a game of chance—sooner or later the player is going to come up short of funds and write overdrafts. Keeping a check register will help an individual avoid gambling with his or her money because the register does the following:

- Shows balance at all times
- Provides a record of written checks and automated teller machine (ATM) transactions
- Provides a record of deposits

  NOTE: This includes deposits made with checking account deposit slips and automated teller machine (ATM) transactions.
- Shows dates of checks, deposits, and automated teller machine (ATM) transactions
- Provides a record of transactions to compare to bank statement

OBJECTIVE 9

Identify steps in keeping a check register.

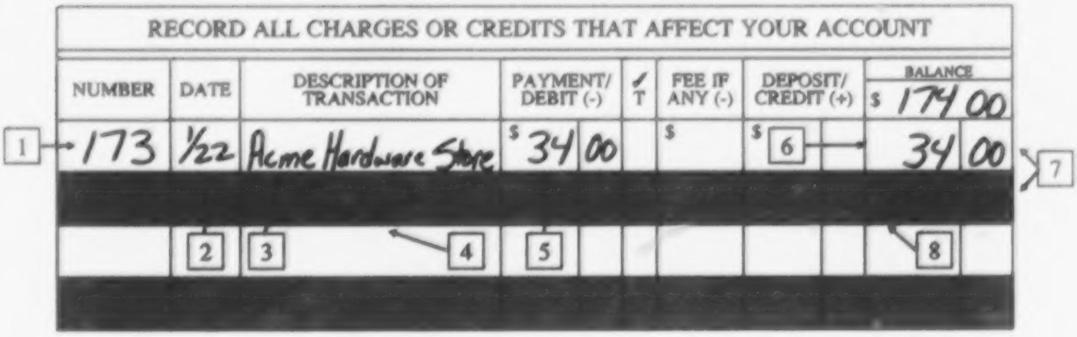
The appearance of check registers vary with different banks. The check register format used in this objective is one which banks commonly provide.

NOTE: An individual would use procedures similar to those that follow for entering into a check register automated teller machine (ATM) deposits and withdrawals. Refer to Objective 12 for more information on ATMs.

Entering checks (Figure 7)

- Write the check number. (1)
- Write the date. (2)
- Write the name of the payee under the column heading "Description of Transaction". (3)
- Record the reason for writing the check. (4)
- Write the amount of the check in the "Payment/Debit" column. (5)
- Write the amount of the check in the "Balance" column in the light-colored space under the previous balance. (6)
- Subtract the check from the balance using a pencil and scratch paper or a calculator. (7)
- Record the balance in the check register under the "Balance" column in the dark-colored space. (8)

FIGURE 7



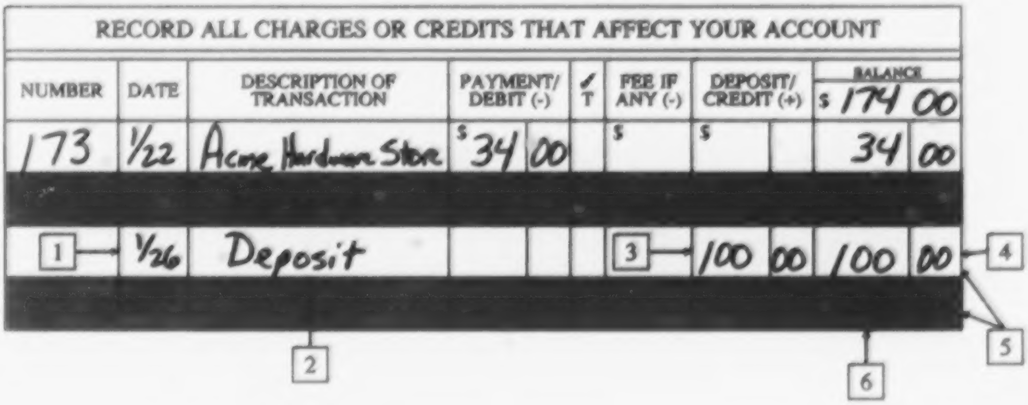
RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $ 174 00
173	1/22	Acme Hardware Store	$ 34 00		$	$	34 00

Entering deposits (Figure 8)

- Write the date. (1)
- Write the word "Deposit" next to the date under the heading "Description of Transaction." (2)
- Write the amount of the deposit in the "Deposit/Credit" column. (3)
- Write the amount of the deposit in the "Balance" column in the light-colored space under the previous balance. (4)
- Add the deposit to the balance using a pencil and scratch paper or a calculator. (5)
- Record the balance in the check register under the "Balance" column in the dark-colored space. (6)

FIGURE 8



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $ 174 00
173	1/22	Acme Hardware Store	$ 34 00		$	$	34 00
	1/26	Deposit				100 00	100 00

Entering service charges (Figure 9)

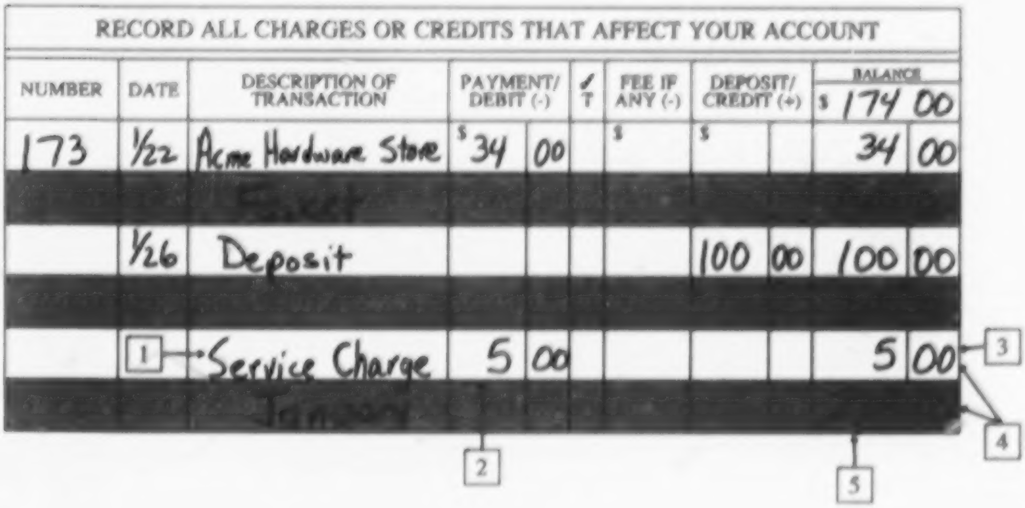
NOTE: Other charges (such as fees for using automated teller machines (ATMs), writing overdrafts, or ordering new checks) would be recorded using steps similar to those that follow. Refer to Objective 12 for more information on ATMs.

- Write the words "Service Charge" on the line under the "Description of Transaction" column heading in the register. (1)

  NOTE: The service charge (often abbreviated SC) is printed on the front of the bank statement. To keep track of a service charge, the account holder may want to record the month in which the bank statement shows the service charge is deducted. Record the month of the statement on the line under "Service Charge."

- Write the amount of the service charge in the "Payment/Debit" column. (2)
- Write the amount of the service charge in the "Balance" column in the light-colored space under the previous balance. (3)
- Subtract the service charge from the balance using a pencil and scratch paper or a calculator. (4)
- Record the new balance in the check register under the "Balance" column in the dark-colored space. (5)

FIGURE 9



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE $ 174	00
173	1/22	Acme Hardware Store	$ 34	00		$	$		34	00
		Faucet								
	1/26	Deposit					100	00	100	00
		Service Charge	5	00					5	00
		January								

OBJECTIVE 10

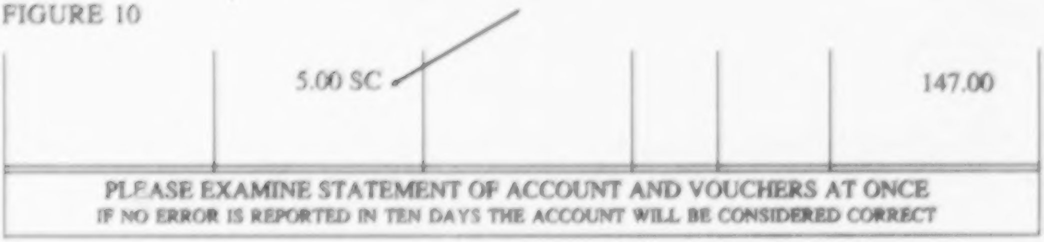
Select from a list steps in reconciling a bank statement with a check register.

In reconciling a bank statement, an account holder will compare the monthly statement to his or her check register—making sure checks, deposits, service charges, other charges, interest, automated teller machine (ATM) withdrawals and deposits, and balances in the statement and register match. To minimize the amount of time and effort needed to reconcile a bank statement, the account holder should proceed with the following steps soon after the bank statement arrives in the mail:

NOTE: For additional help in reconciling a bank statement, the account holder should check the instructions on the back of the statement.

- Locate the service charge (SC) on the front of the bank statement. (Figure 10)

FIGURE 10



5.00 SC

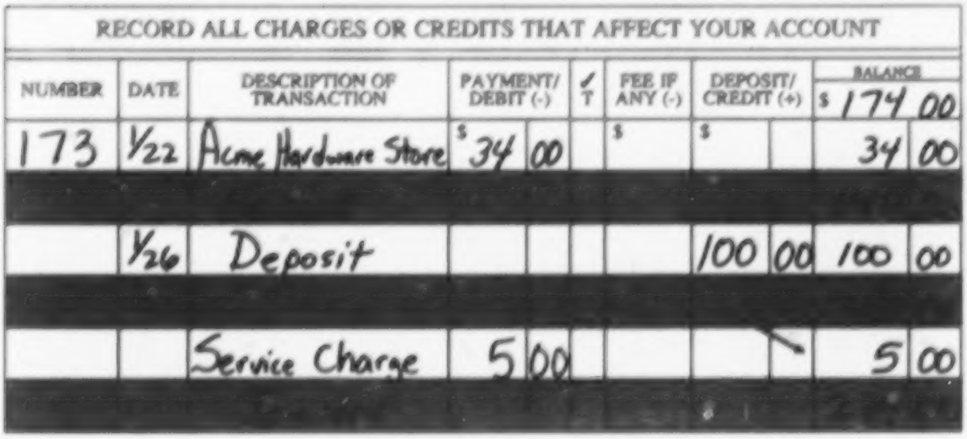
147.00

PLEASE EXAMINE STATEMENT OF ACCOUNT AND VOUCHERS AT ONCE
IF NO ERROR IS REPORTED IN TEN DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT

- Subtract the service charge from the balance in the check register. (Figure 11)

  NOTE: If the checking account earns interest, add the interest to the balance in the check register.

FIGURE 11



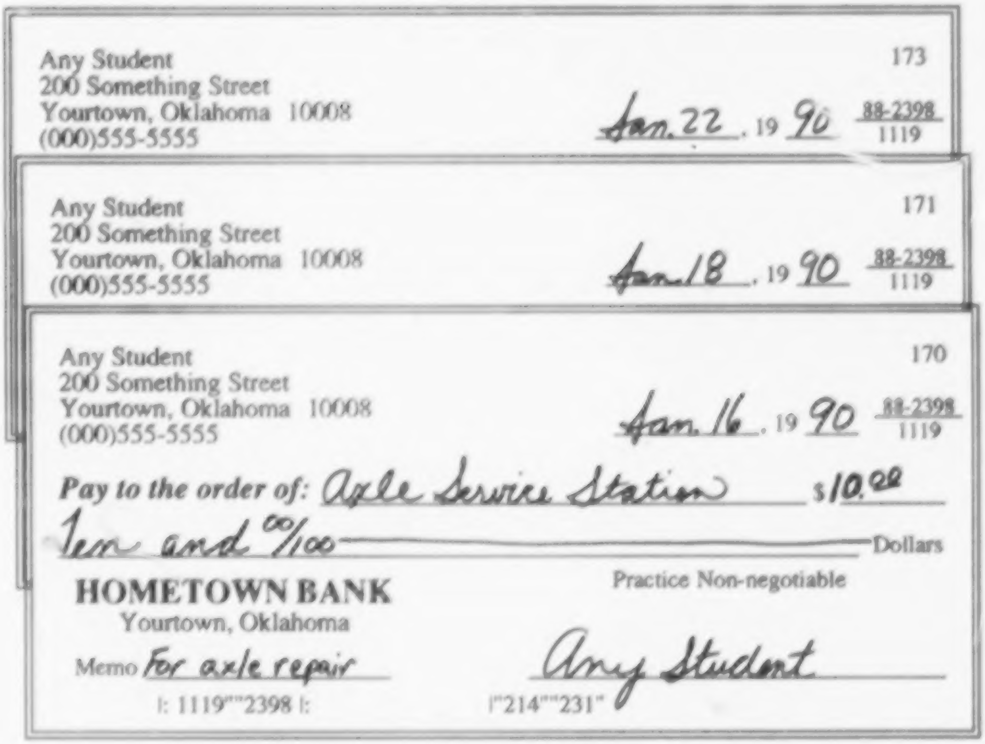
RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $ 174 00
173	1/22	Acme Hardware Store	$ 34 00		$	$	34 00
	1/26	Deposit				100 00	100 00
		Service Charge	5 00				5 00

- Arrange the canceled checks numerically. (Figure 12)

  NOTE: The account holder may also want to arrange deposit slips by date, from earliest to latest.

FIGURE 12



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

173

Jan. 22, 19 90

88-2398
1119

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

171

Jan. 18, 19 90

88-2398
1119

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

170

Jan. 16, 19 90

88-2398
1119

Pay to the order of: Axle Service Station $10.00

Ten and 00/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo For axle repair

Any Student

I: 1119""2398 I: |"214""231"

- Compare the amounts of bank fees, automated teller machine (ATM) transactions, canceled checks, and deposits shown in the bank statement with the amounts recorded in the check register.

  NOTE: Refer to Objective 12 for more information on ATMs.

- Check off (✓) all canceled checks, deposits, recorded automated teller machine (ATM) transactions, and the service charge in the check register in the appropriate column. (Figure 13)

  NOTE: An individual should not check off ATM transactions that are not recorded on the bank statement. Any interest earned on the account should also be checked (✓).

FIGURE 13

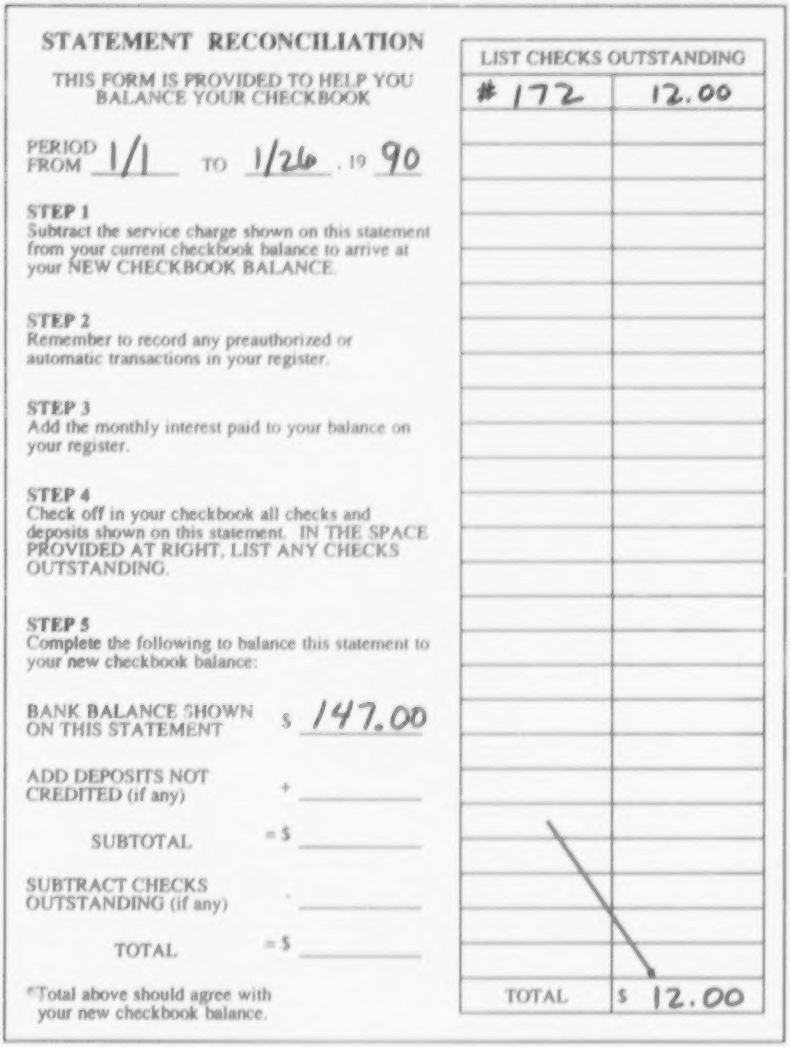
RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$206	00
170	1/16	Axle Service Station	$10	00	✓	$	$		10	00
171	1/18	Photomatic, Inc.	10	00	✓				10	00
172	1/20	Pizza Place	12	00					12	00
173	1/22	Acme Hardware Store	34	00	✓				34	00
	1/26	Deposit					100	00	100	00
		Service Charge	5	00	✓				5	00

- On the back of the bank statement, list and add the total outstanding checks and outstanding automated teller machine (ATM) withdrawals; list each check number and amount and/or each ATM withdrawal amount and date. (Figure 14)

  NOTE: Double-check preceding statement periods in the checkbook register for outstanding checks. Even if a check was written two or three months earlier, if it is still outstanding, it must be listed on the reconciliation form. All checks written or automated teller machine (ATM) withdrawals made after the closing date on the statement will be outstanding.

FIGURE 14



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD FROM 1/1 TO 1/26, 19 90

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ 147.00

ADD DEPOSITS NOT CREDITED (if any) + ______

SUBTOTAL = $ ______

SUBTRACT CHECKS OUTSTANDING (if any) - ______

TOTAL = $ ______

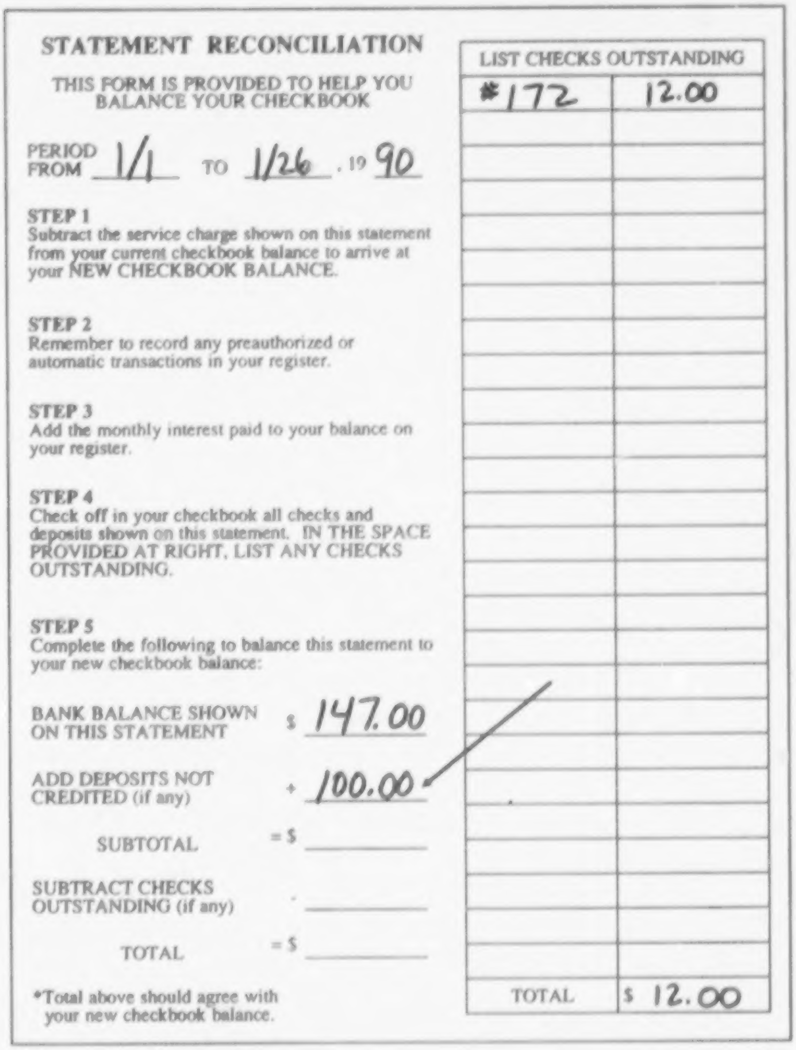
*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
# 172	12.00
TOTAL	$ 12.00

- On the back of the bank statement, write the sum of the total outstanding deposits. (Figure 15)

  NOTE: This includes deposits made with check deposit slips and automated teller machines (ATMs). The account holder may first have to list and add total deposits on scratch paper. Many bank statements do not have room to list outstanding deposits.

FIGURE 15



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD FROM 1/1 TO 1/26, 19 90

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ 147.00

ADD DEPOSITS NOT CREDITED (if any) + 100.00

SUBTOTAL = $ ________

SUBTRACT CHECKS OUTSTANDING (if any) - ________

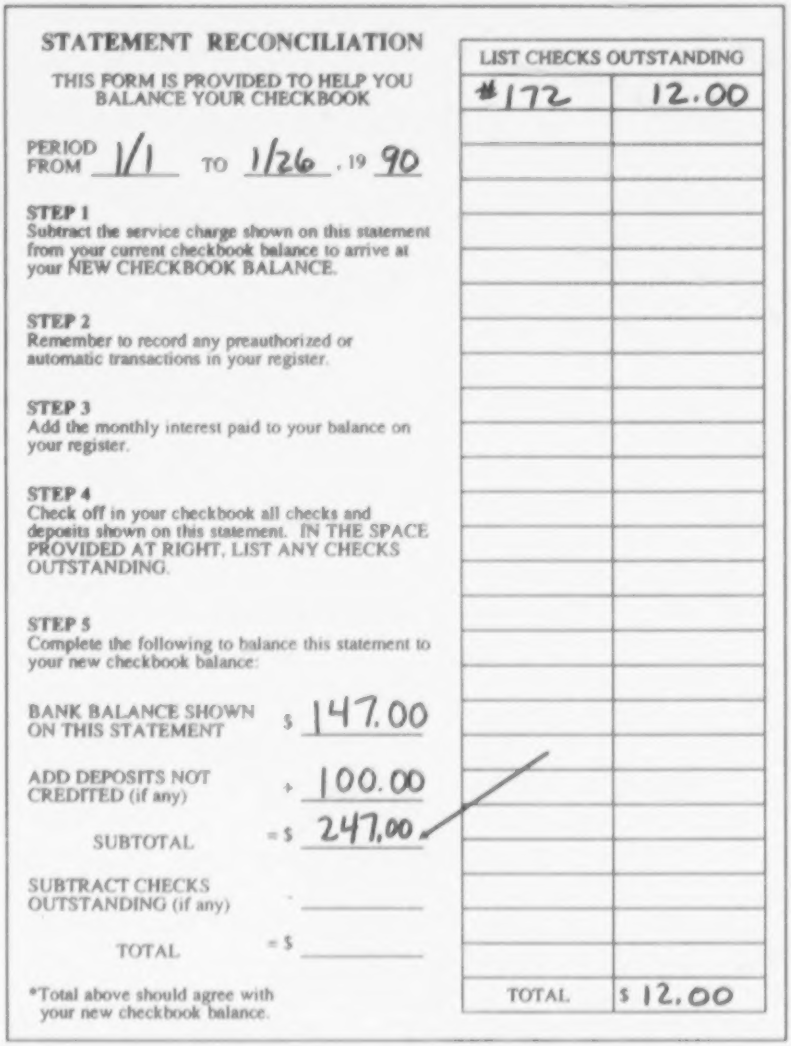
TOTAL = $ ________

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
#172	12.00
TOTAL	$ 12.00

- On the back of the bank statement, add the total outstanding deposits to the balance shown on the statement. (Figure 16)

FIGURE 16



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD FROM 1/1 TO 1/26, 19 90

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ 147.00

ADD DEPOSITS NOT CREDITED (if any) + 100.00

SUBTOTAL = $ 247.00

SUBTRACT CHECKS OUTSTANDING (if any) - ____________

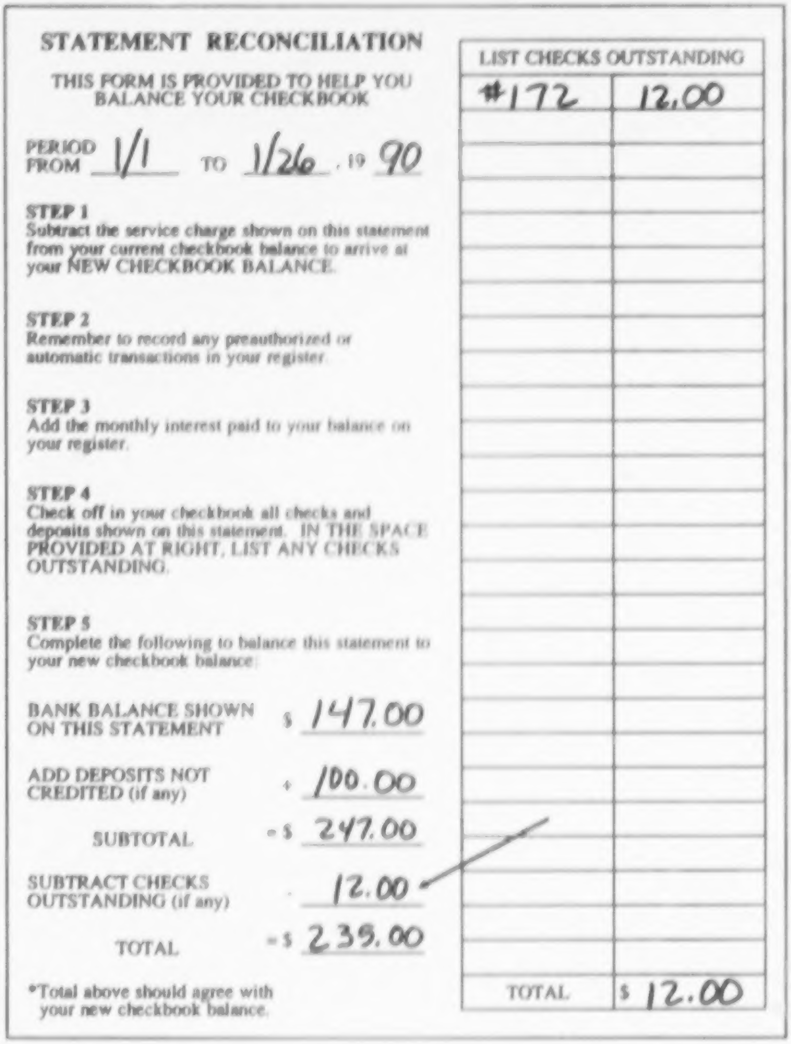
TOTAL = $ ____________

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
#172	12.00
TOTAL	$ 12.00

- On the back of the bank statement, subtract the total of outstanding checks and automated teller machine (ATM) withdrawals from the total of the bank balance and the outstanding deposits. (Figure 17)

FIGURE 17



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD FROM 1/1 TO 1/26, 19 90

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT	$ 147.00
ADD DEPOSITS NOT CREDITED (if any)	+ 100.00
SUBTOTAL	= $ 247.00
SUBTRACT CHECKS OUTSTANDING (if any)	- 12.00
TOTAL	= $ 235.00

*Total above should agree with your new checkbook balance.

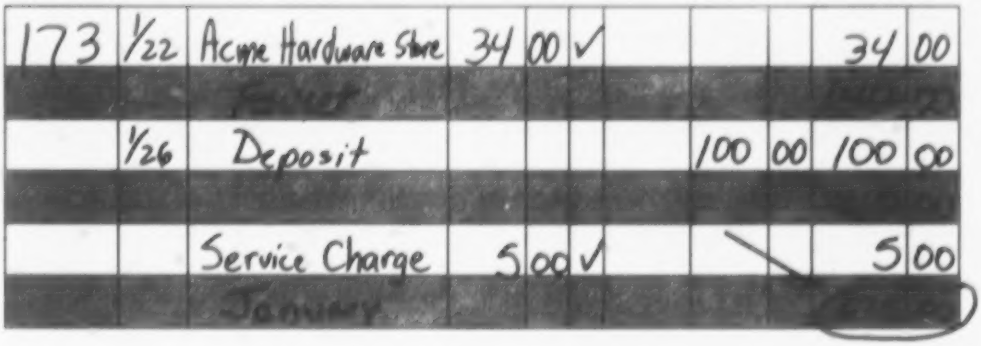
LIST CHECKS OUTSTANDING	
#172	12.00
TOTAL	$ 12.00

- Make sure that the adjusted checkbook balance and adjusted bank balance are the same.

  NOTE: If the two figures do not match, the account holder should backtrack—rechecking arithmetic on the reconciliation form and in the register. The account holder should also try matching the amount listed for each check and deposit and automated teller machine (ATM) deposit and withdrawal on the statement against the amount listed in the register. For instance, an account holder may have written $18.00 instead of $18.50 in the register.

- Circle the checkbook total to show that the adjusted checkbook balance and adjusted bank balance match. (Figure 18)

FIGURE 18



173	1/22	Acme Hardware Store	34	00	✓				34	00
		Faucet							[illegible]	[illegible]
	1/26	Deposit					100	00	100	00
									[illegible]	[illegible]
		Service Charge	5	00	✓		\		5	00
		January							[illegible]	[illegible]

OBJECTIVE 11

List ways to stop payment on a check.

If an account holder has a good reason, he or she may request stop payment on a check. An example of a good reason would include having written a check for poor service or faulty merchandise. Because stop payments cost the account holder an average of $10 to $20 for each request, it is a good idea not to request stop payments very often. The following are common ways to stop payment on a check:

NOTE: Each bank will have its own requirements for making a stop payment.

- In writing

  NOTE: Written requests for stop payment may be made on a form available from the bank or in a formal letter. The bank should be consulted to determine which method it accepts. Both the form and letter must include the account holder's name and signature, the account number, check number, date the check was written, and payee's name. The form or letter should also explain why the account holder is requesting a stop payment.

- By phone, followed by written request

  NOTE: Phone requests for stop payment are temporary measures. To make it binding, a phone request must be followed by a written request.

OBJECTIVE 12

Select from a list guidelines for using an automated teller machine (ATM) card.

An automated teller machine (ATM) is a computer terminal connected to a bank's computer that allows an account holder to deposit, withdraw, and/or transfer money from one account to another. An ATM card, also called an electronic funds transfer (EFT) card, looks a lot like a credit card: it is plastic and about the same size as a credit card. An ATM card also has a magnetic strip with a code that ATMs can read to identify the card owner and the card owner's bank accounts. Most banks will issue an ATM card to their account holders. Banks have developed ATMs and ATM cards for convenience—to help each customer easily access money deposited in the customer's accounts. Following are guidelines for using an ATM card:

- Keep the personal identification number (PIN) a secret.

  NOTE: A PIN is often chosen by a bank. A PIN is used in conjunction with an ATM card to allow an individual access to a bank's ATM. If the account holder is allowed to choose his or her own PIN, that person should select a random number. Someone else might be able to decode a PIN if it is based on a birthdate, address, social security number, or other number associated with the card holder.

- *EITHER* memorize the PIN number when it is received and then destroy the paper on which the PIN is written *OR* put the PIN in a safe place.

- Keep the ATM card and PIN in safe but separate locations.

  CAUTION: An individual should never put the PIN and the ATM card in the same location. Access to both the

PIN and ATM card permits access to the card holder's bank accounts.

- Keep receipts from the ATM to use in reconciling each bank statement.

  NOTE: Many banks charge a fee, ranging from about 20 cents to $1, for each ATM transaction. One transaction would include a deposit, a withdrawal, or requesting the current balance on an account.

- Record each ATM deposit or withdrawal and any ATM fee in the check register.

- Contact the bank immediately by phone if the ATM card is lost or stolen; then follow up with a letter.

  NOTE: According to a 1978 Congressional act, an individual's loss is limited to $50 if that person contacts the bank within two days of losing an ATM card.

- Report any problem with an ATM card to the bank immediately.

- Report any ATM transaction error on the bank statement to the bank right away.

OPENING A CHECKING ACCOUNT

INTRODUCTION

A bank will follow a certain procedure when an individual comes in to open a checking account. Although banks will have varying procedures, certain steps for opening a checking account are common to many banks:

- Read information about fees the bank may charge to the account; ask the new accounts representative about anything unclear.

- Fill out the signature card, giving personal information.

  EXAMPLES: Name, address, phone number, social security number

  NOTE: An individual opening a new account should have personal identification, such as a social security number card or a driver's license, to present to the bank's new accounts representative.

  CAUTION: An individual should always have a signature card on file with a bank with which that person has an account. An account holder should also make sure he or she has a signature card for each account opened at a bank. Generally, a depositor's account is insured only if that depositor has a signature card for that account.

- Sign the signature card with the same name that will be written on checks, and give the card to the new accounts representative.

  NOTE: Opening an account for a minor child (less than 18 years old) requires the signatures of both the child and a parent. There can be two or three signatures on the card, which provides additional signing authority on an account.

- Fill out a checking account deposit slip, and give it to the new accounts representative.

  NOTE: On the deposit slip, list all currency (bills), coins, and checks to be deposited into the account. Checks must be endorsed before they can be deposited.

- Order personalized checks with printed check numbers and the printed name, address, phone number, and account number of the account holder; a check register will be included with the new checks.

  NOTE: Personalized checks cost extra, but businesses prefer them to temporary checks (those without check number and without the account holder's name, address, and phone number). An account holder should inspect personalized checks to make sure personal and account information are correct.

- Obtain temporary checks to use until the personalized checks are printed and received.

  NOTE: On temporary checks, the account holder will have to write in personal information in the upper left corner and the check number in the upper right corner.

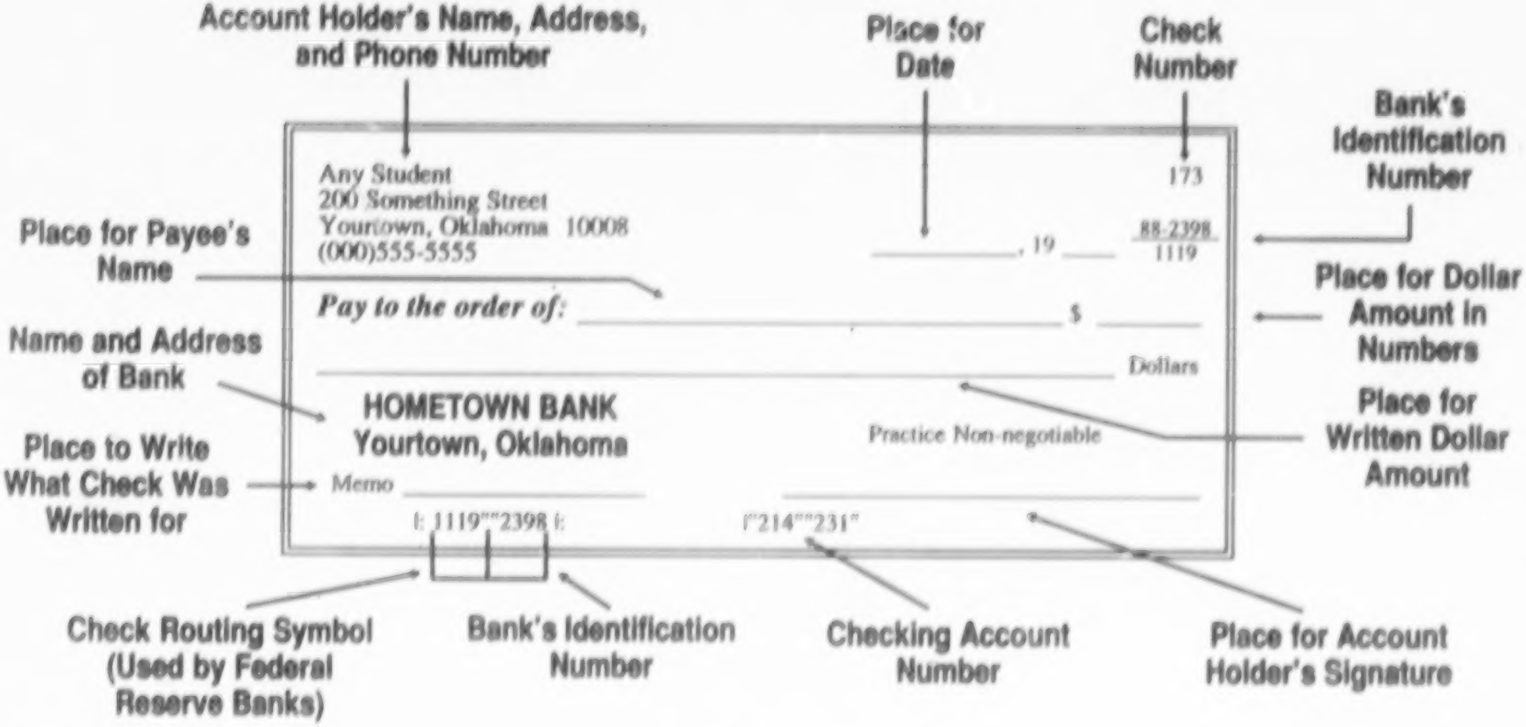
TYPES OF CHECKING ACCOUNTS

INTRODUCTION

The names for each of these accounts vary with different banks. Minimum balances and service charges also vary with different banks. Some banks may offer checking accounts other than those presented here.

- **Budget account**—Requires no minimum balance but usually a monthly fee is charged for either the account and/or for each check written on the account
- **Interest-bearing checking account**—A combination savings and checking account: interest is paid on money in the account as long as the account holder maintains a minimum balance; account holder also permitted to write checks on the account; account holder usually charged a service fee if account falls below a minimum balance; commonly called NOW (Negotiable Order of Withdrawal) account
- **Joint account**—A single account opened by two or more people; budget accounts, interest-bearing checking accounts, and regular checking accounts may be opened as joint accounts
- **Regular checking account**—Requires account holder to maintain a minimum balance in account; no service fee is charged if minimum balance is maintained; a fee is charged if account falls below minimum balance

BLANK PERSONAL CHECK


Account Holder's Name, Address, and Phone Number
Place for Date
Check Number
Bank's Identification Number
Place for Payee's Name
Place for Dollar Amount in Numbers
Name and Address of Bank
Place for Written Dollar Amount
Place to Write What Check Was Written for
Check Routing Symbol (Used by Federal Reserve Banks)
Bank's Identification Number
Checking Account Number
Place for Account Holder's Signature

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

173

________, 19 ____ 88-2398/1119

Pay to the order of: ________________ $ ______

________________ Dollars

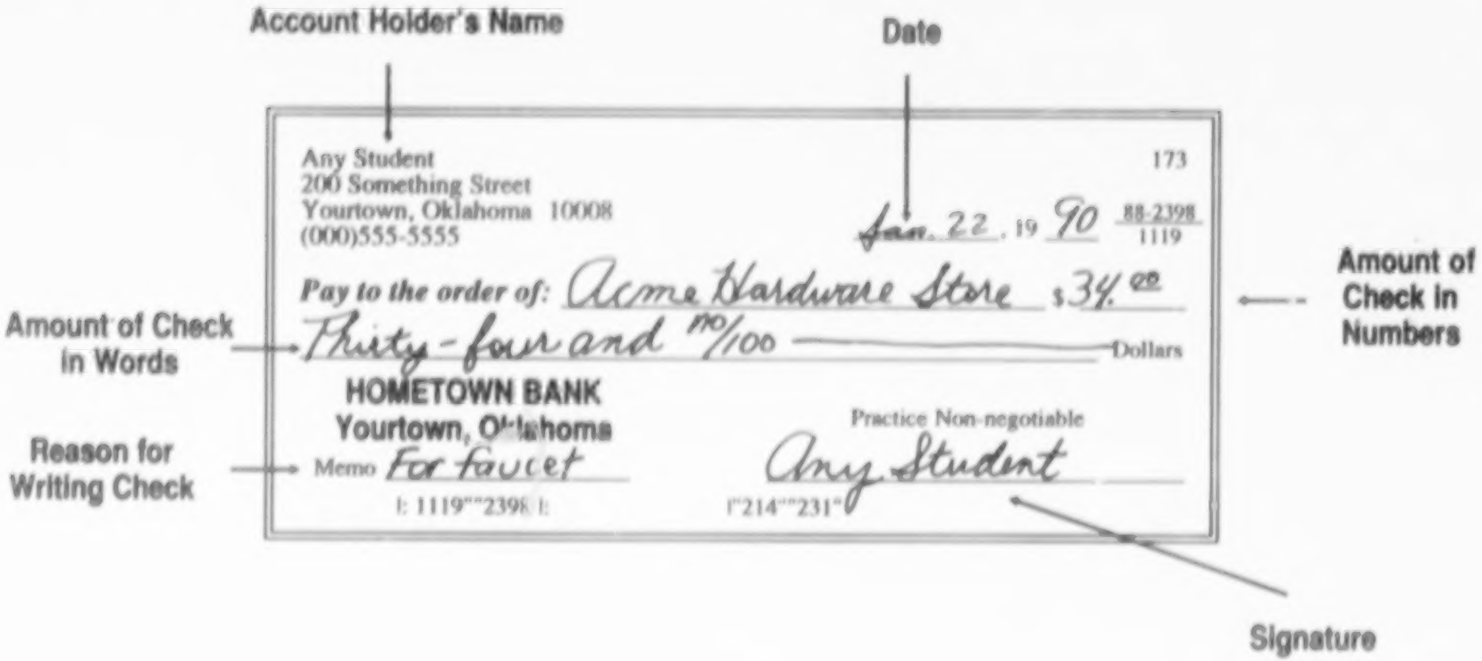
HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo ____________ ____________

⑆1119""2398⑆ ⑈214""231⑈

COMPLETED PERSONAL CHECK


Account Holder's Name
Date
Amount of Check in Numbers
Amount of Check in Words
Reason for Writing Check
Signature

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

173

Jan. 22, 19 90

88-2398
1119

Pay to the order of: Acme Hardware Store $34.00

Thirty-four and no/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

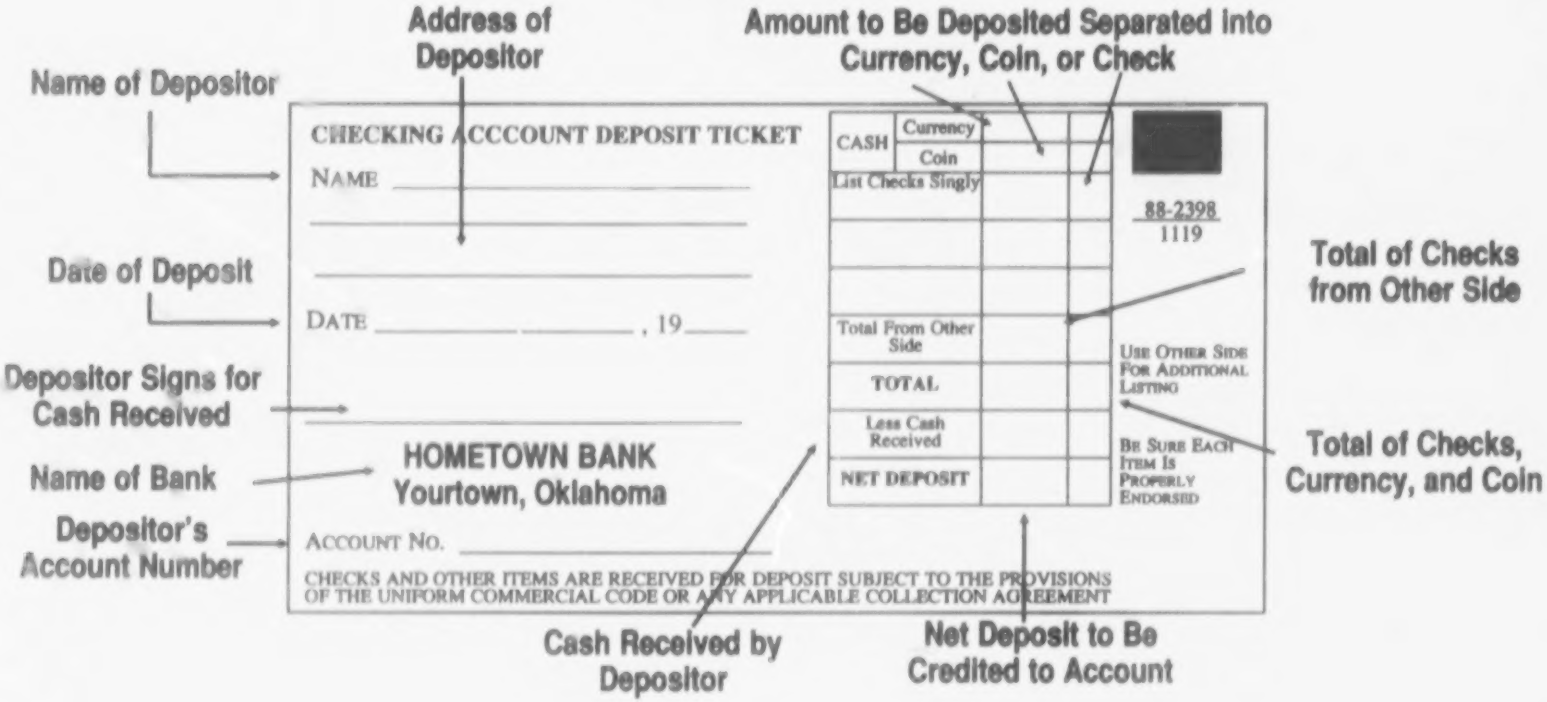
Memo For faucet

Any Student

⑆1119⑈2398⑆ ⑈214⑈231⑈

TRANSPARENCY MASTER 2 - Adult and Family Living
C1-57

CHECKING ACCOUNT DEPOSIT SLIP
(FRONT)



Address of Depositor
Amount to Be Deposited Separated into Currency, Coin, or Check
Name of Depositor
Date of Deposit
Depositor Signs for Cash Received
Name of Bank
Depositor's Account Number
Total of Checks from Other Side
Total of Checks, Currency, and Coin
Cash Received by Depositor
Net Deposit to Be Credited to Account

CHECKING ACCCOUNT DEPOSIT TICKET

NAME ______________________

____

____

DATE ________ ________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ______________________

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

TRANSPARENCY MASTER 4 - Adult and Family Living
CI-61

BLANK CHECK REGISTER

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$	
			$			$	$			

CHECK WITH STUB

101 $ ____________

DATE ____________, 19 ____

TO ____________________

FOR ____________________

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DED.		
BAL FOR'D		

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

101

____________, 19 ____

88-2398
1119

Pay to the order of: ______________________________ $ ________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo ____________________ ______________________________

I: 1119""2398 I: I"214""231"

BANK STATEMENT
(Front)

HOMETOWN BANK

Yourtown, Oklahoma – 10008
(000) 555-5555

STATEMENT DATE
CHECKING ACCT. #

699 T
8 1
07 28
F 26

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

PAGE
1 OF 1

CHECKING ACCOUNT STATEMENT

Balance Last Statement	Total Amount of Checks Paid	No. of Checks Paid	No. of Deposits	Total Amount of Deposits Made	Service Charges	Balance This Statement

DATE	IDEN. NUMBER	TRANSACTION AMOUNT	BALANCE	TRANSACTION DESCRIPTION

PLEASE EXAMINE STATEMENT OF ACCOUNT AND VOUCHERS AT ONCE

IF NO ERROR IS REPORTED IN TEN DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT

↑
LAST AMOUNT IN THIS COLUMN IS YOUR BALANCE

KEY

SC-SERVICE CHARGE	CC-CERTIFIED CHECK	OD-OVERDRAFT
EC- ERROR CORRECTED	DM-DEBIT MEMO	NC-NO COUNT
RT-RETURNED ITEM	CM-CREDIT MEMO	LS-TOTAL OF SEVERAL ITEMS

KINDLY NOTIFY THIS BANK IMMEDIATELY OF CHANGE OF ADDRESS

BANK STATEMENT
(Back)

STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM ________ TO ________ , 19 ____

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ ________

ADD DEPOSITS NOT CREDITED (if any) + ________

SUBTOTAL = $ ________

SUBTRACT CHECKS OUTSTANDING (if any) ________

TOTAL = $ ________

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
TOTAL	$

ASSIGNMENT SHEET 1 | **FINANCIAL SERVICES** | **C I**

NAME ______________________ SCORE ________

OBJECTIVE 13

Endorse checks.

INTRODUCTION

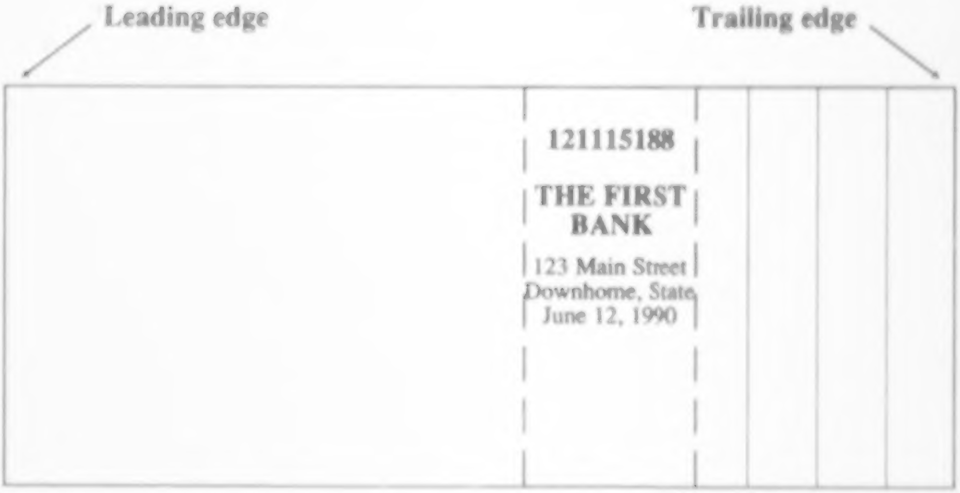
To cash a check, an individual must first endorse it. Because a person may face different situations when cashing a check, that person needs to know what kind of endorsement will work best in different situations. In this assignment, you will demonstrate your ability to perform three kinds of endorsements in three different situations.

DIRECTIONS

Below are the backs of three sample checks. In each situation, you are the payee. Endorse the checks with the information given before each one. Be sure to endorse each check on the correct end and within the target area. Use ink, and sign clearly.

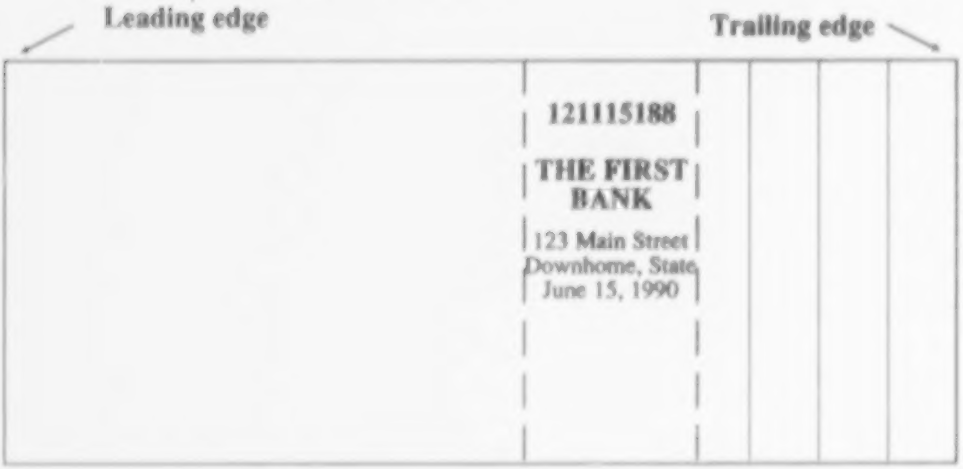
Part I

Your employer has just paid you with a check. You go directly to the bank to cash the check. You have no special instructions to the bank for cashing the check. Use a blank endorsement.



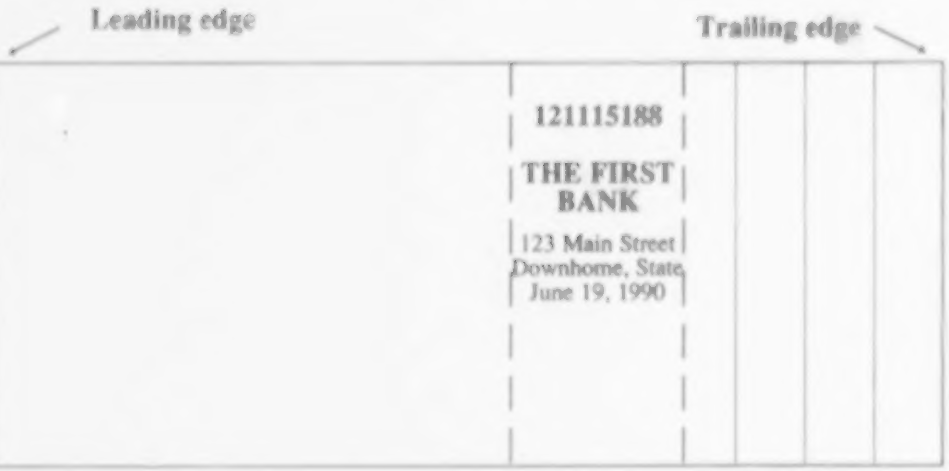
Part II

You are working for your uncle over the holidays. He pays you with a check. You decide to endorse the check and send it through the mail to be deposited in your hometown bank account 50 miles away. Use a restrictive endorsement to deposit the check in your account.


Leading edge
Trailing edge
121115188
THE FIRST BANK
123 Main Street
Downhome, State
June 15, 1990

Part III

You go to your neighborhood grocery store to cash your paycheck. At the service desk, the manager says he or she will pay you the value of the check. But you first need to endorse the check, transferring it to the store. Use a special endorsement. The name of the store is Merl's Market.


Leading edge
Trailing edge
121115188
THE FIRST BANK
123 Main Street
Downhome, State
June 19, 1990

ASSIGNMENT SHEET 2

FINANCIAL SERVICES

NAME ______________________________ SCORE ______

OBJECTIVE 14 **Write checks.**

INTRODUCTION Writing checks is a privilege that involves care and trust. When a bank issues someone checks, the bank trusts that person to write checks carefully. With a clearly-written check, the bank will be able to process checks quickly and without questions. The payee also expects a check writer to fill out checks properly. With a carefully-written check, the payee will not have any problems collecting the amount of money written on the check. The check writer also benefits by writing checks carefully. A misplaced decimal point or messy handwriting might mean the check writer pays $1000 instead of $10.00 for an item.

DIRECTIONS With this assignment, demonstrate your ability to write checks correctly. Fill in the following four blank checks with the information above each one. Remember to write the checks in blue or black ink. Fill in all spaces, and write clearly.

Part I

1. **Date:** June 9, 1990
2. **Payee:** Polly's Pet Store
3. **Amount in numerals:** $50.00
4. **Amount written:** Fifty and 00/100
5. **Signature:** Your name
6. **Memo:** For puppy

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1731

____________, 19 ____ 88-2398/1119

Pay to the order of: ______________________________ $ ________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo __________________ ____________________________

l: 1119'"2398 l: l"214'"231"

Part II

1. **Date:** June 18, 1990
2. **Payee:** Mac's Auto Shop
3. **Amount in numerals:** $27.57
4. **Amount written:** Twenty-seven and 57/100
5. **Signature:** Your name
6. **Memo:** Case of oil

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1732

__________, 19 ____ 88-2398 / 1119

Pay to the order of: ______________________________ $ ________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

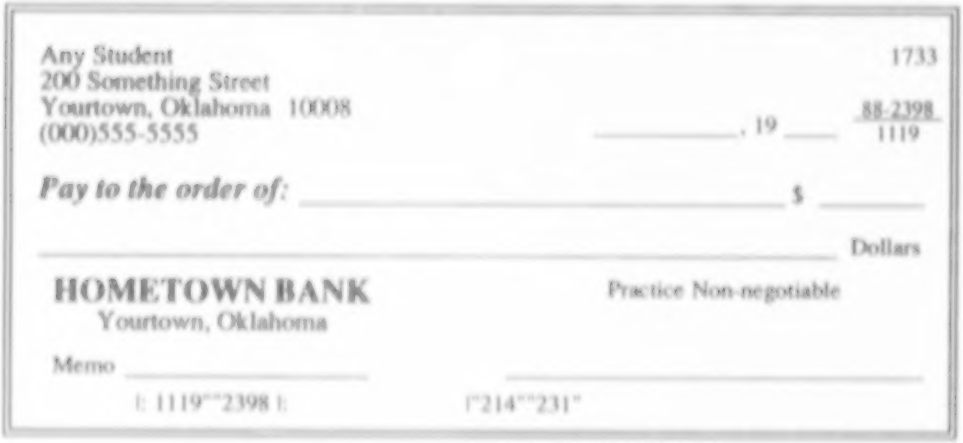
Practice Non-negotiable

Memo ______________ ______________________

⑆ 1119"'2398 ⑆ ⑈214"'231⑈

Part III

You are planning to visit relatives and decide you need some new clothes. You buy a new shirt and pants at the Looking Good Fashion Outlet. You write a check for $53.84. The date is June 20, 1990. Write the check below as you would for the fashion outlet purchase.



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1733

__________, 19 ____ 88-2398 / 1119

Pay to the order of: ______________________________ $ ________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo ______________ ______________________

⑆ 1119"'2398 ⑆ ⑈"214"'231"

Part IV

You decide to invite a friend to eat dinner with you at a restaurant. On June 23, 1990, you buy a large pepperoni pizza and two soft drinks at Pizzaria Parlor for you and your friend. The pizza and drinks cost $13.29. Write a check to pay for the pizza and drinks.

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1734

__________, 19 ____

88-2398
1119

Pay to the order of: ______________________________ $ ________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo ______________ ______________________

⑆ 1119"'2398 ⑆ ⑈214"'231"

ASSIGNMENT SHEET 3

FINANCIAL SERVICES

NAME ______________________________ SCORE

OBJECTIVE 15 **Fill out check deposit slips.**

INTRODUCTION A deposit slip provides a depositor and the bank with a record of money and checks deposited at the bank. Before depositing checks, an individual must first endorse each check. A depositor should also receive a receipt of the deposit—printed with the depositor's account number, the amount of the deposit, and the bank's name and address.

DIRECTIONS Fill out the following three checking account deposit slips with the information given above each one. For each deposit slip, use your name and the given address. Write clearly. Use an ink pen. Be sure to write the name of each check's owner (the person or business that gave the check) next to the amounts.

Part I

1. **Name:** Your real name
   Address: 200 Something Street; Yourtown, Oklahoma 10008
2. **Your account number:** 111-000-1
3. **Date:** June 1, 1990
4. **Currency (bills):** $20.00
5. **Coin (change):** $1.45
6. **Check:** For $50.00 from Aunt Mary
7. **Total checks from other side:** None (draw straight line)
8. **Total:** Enter total of currency, coin, and checks
9. **Less cash received:** None (draw straight line)
10. **Signature:** Not needed since no cash returned
11. **Net deposit:** Add currency, coin, and checks

CHECKING ACCCOUNT DEPOSIT TICKET

NAME ______________________

____

____

DATE ________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ______________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part II

Using the following information, fill in the checking account deposit slip below:

Your address is 200 Something Street in Yourtown, Oklahoma 10008. The date is June 11, 1990. You have a check from Bob's Bakery for $25.40. You have currency of $50 to deposit. Your brother owes you money and just paid you $3.55 in coins. You want to deposit everything in your checking account. Your account number is 111-000-1.

CHECKING ACCCOUNT DEPOSIT TICKET

NAME ______________________________

____

____

DATE ____________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part III

Using the following information, fill in the deposit slip below:

You just received a paycheck for $84.78. Your Grandmother Betty sent you a check for $25.00 for your birthday. Your dog recently had puppies, and you sold one for $35.00. You were paid for the puppy with a check. You want to deposit in your checking account all but $8.00, which the bank will return to you in cash. Your address is 200 Something Street in Yourtown, Oklahoma 1008. Your account number is 111-000-1. The date is June 19, 1990.

CHECKING ACCCOUNT DEPOSIT TICKET

NAME ________________________

____

____

DATE __________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ________________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

ASSIGNMENT SHEET 4 | **FINANCIAL SERVICES** **C I**

NAME ______________________ SCORE

OBJECTIVE 16 **Make check register entries.**

INTRODUCTION When writing checks or filling in deposit slips, an individual should immediately record the amount in his or her check register. That way, the person will not forget and will have an accurate record of where his or her money is going. In this assignment, you will demonstrate your ability to record checks, deposits, and a service charge in a check register.

388

DIRECTIONS

Look at Assignment Sheets 2 and 3. Record on the following check register all checks written and checking deposits made in those two assignments. In addition, record a service charge of $10.00. For this exercise, the service charge appeared on a bank statement from June 28, 1990. The completed register should have eight entries. Refer to Objective 9 in the Information Sheets for additional help.

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 0	00
			$			$	$			

ASSIGNMENT SHEET 5	**FINANCIAL SERVICES**	**C I**

NAME ______________________________ SCORE ________

OBJECTIVE 17 **Reconcile a bank statement.**

INTRODUCTION Most banks send each checking account holder a monthly bank statement. The statement will tell the account holder how much money that person has in his or her checking account on the date the bank statement was issued. An account holder should make sure his or her check register balance agrees with what the bank statement says is in that person's checking account. An account holder does this by reconciling the bank statement every month. If an account holder has a problem balancing the account, people at the bank can help.

DIRECTIONS For this assignment, use the checkbook register completed in Assignment Sheet 4. Reconcile the checkbook register with the following bank statement. For help, refer to Objective 10 in the Information Sheets.

BANK STATEMENT

Date of Statement: June 28, 1990

DATE	CHECK #	CHECK	DEPOSITS	BALANCE
6-1			71.45	71.45
6-9	1731	50.00		21.45
6-11			78.95	100.40
6-19			136.78	237.18
6-20	1733	53.84		183.34
6-28		10.00 SC		173.34

STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM ________ TO ________ , 19 ____

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ ________

ADD DEPOSITS NOT CREDITED (if any) + ________

SUBTOTAL = $ ________

SUBTRACT CHECKS OUTSTANDING (if any) - ________

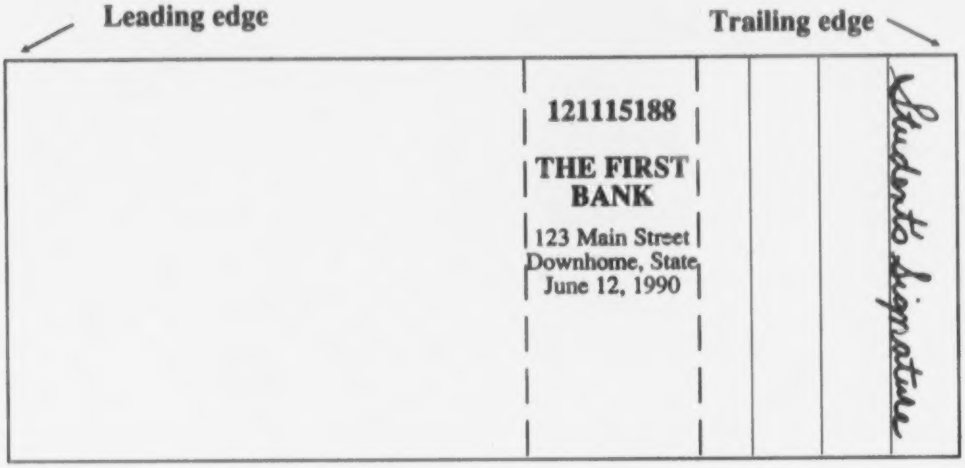
TOTAL = $ ________

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
TOTAL	$

ASSIGNMENT SHEET 1

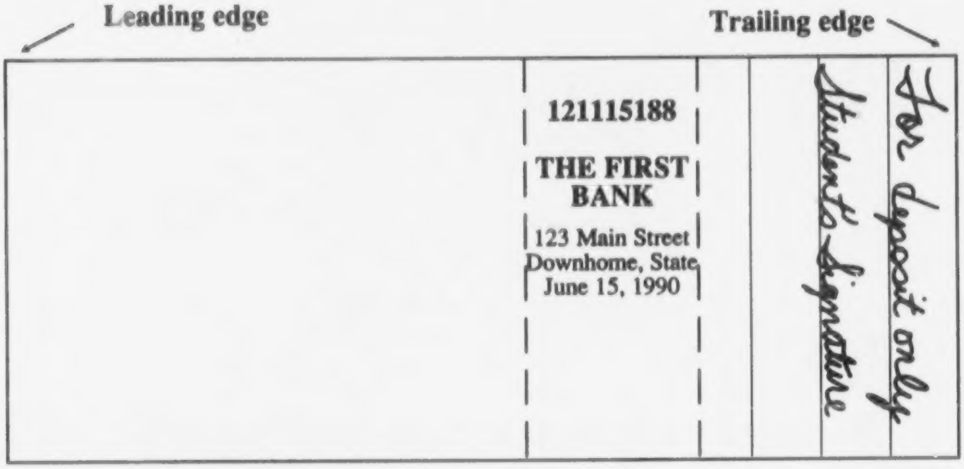
Part I


Leading edge
Trailing edge

121115188
THE FIRST BANK
123 Main Street
Downhome, State
June 12, 1990

Student's signature

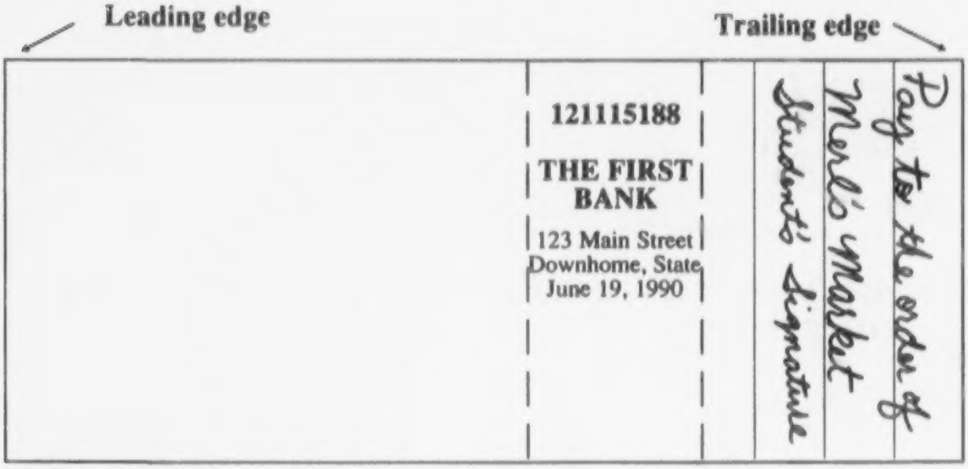
Part II


Leading edge
Trailing edge

121115188
THE FIRST BANK
123 Main Street
Downhome, State
June 15, 1990

For deposit only
Student's signature

Part III

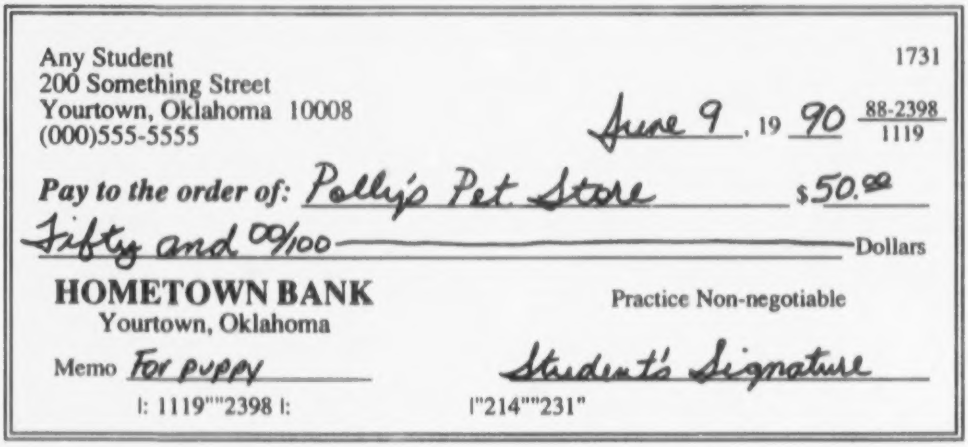

Leading edge
Trailing edge

121115188
THE FIRST BANK
123 Main Street
Downhome, State
June 19, 1990

Pay to the order of
Merle's Market
Student's Signature

ASSIGNMENT SHEET 2

Part I



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1731

June 9, 19 90 88-2398/1119

Pay to the order of: Polly's Pet Store $50.00

Fifty and 00/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo For puppy

Student's Signature

|: 1119""2398 |: |"214""231"

Part II

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1732

June 18, 19 90 88-2398/1119

Pay to the order of: Mac's Auto Shop $27.57

Twenty-seven and 57/100 —— Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo For case of oil

Student's Signature

I: 1119""2398 I: I"214""231"

Part III

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1733

June 20, 19 90 88-2398/1119

Pay to the order of: Looking Good Fashion Outlet $53.84

Fifty-three and 84/100 —— Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo For new shirt, pants

Student's Signature

I: 1119""2398 I: I"214""231"

Part IV

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1734

June 23, 19 90

88-2398
1119

Pay to the order of: Pizzaria Parlor $ 13.29

Thirteen and 29/100 ——————————— Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo For pizza, 2 soft drinks

Student's Signature

I: 1119""2398 I: I"214""231"

ASSIGNMENT SHEET 3

Part I

CHECKING ACCCOUNT DEPOSIT TICKET

NAME Student' Name
200 Something Street
Yourtown, Oklahoma 10008

DATE June 1, 19 90

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 111-000-1

CASH	Currency	20	00
	Coin	1	45
List Checks Singly	Aunt Mary	50	00
Total From Other Side		—	
TOTAL		71	45
Less Cash Received		—	
NET DEPOSIT		71	45

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part II

CHECKING ACCCOUNT DEPOSIT TICKET

NAME Student's Name
200 Something Street
Yourtown, Oklahoma 10008

DATE June 11, 19 90

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 111-000-1

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

CASH	Currency	50	00
	Coin	3	55
List Checks Singly Bob's Bakery		25	40
Total From Other Side		—	
TOTAL		78	95
Less Cash Received		—	
NET DEPOSIT		78	95

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

Part III

CHECKING ACCCOUNT DEPOSIT TICKET

NAME Student's Name
200 Something Street
Yourtown, Oklahoma 10008

DATE June 19, 19 90

Student's Signature

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 111-000-1

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

CASH	Currency		
	Coin		
List Checks Singly Paycheck		84	78
Grandma		25	00
Puppy sale		35	00
Total From Other Side		—	
TOTAL		144	78
Less Cash Received		8	00
NET DEPOSIT		136	78

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USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

ASSIGNMENT SHEET 4

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 0	00
	6/1	Deposit	$			$	$ 71	45	71	45
									71	45
1731	6/9	Polly's Pet Store	50	00					50	00
		Puppy							21	45
	6/11	Deposit					78	95	78	95
									100	40
1732	6/18	Mac's Auto Shop	27	57					27	57
		Case of Oil							72	83
	6/19	Deposit					136	78	136	78
									209	61
1733	6/20	Looking Good Fashion Outlet	53	84					53	84
		New Shirt, Pants							155	77
1734	6/23	Pizzaria Parlor	13	29					13	29
		Pizza, Soft Drinks							142	48
		Service Charge	10	00					10	00
		June							132	48

ASSIGNMENT SHEET 5

STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD FROM 6/1 TO 6/28, 19 90

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ 173.34

ADD DEPOSITS NOT CREDITED (if any) + 0.00

SUBTOTAL = $ 173.34

SUBTRACT CHECKS OUTSTANDING (if any) - 40.86

TOTAL = $ 132.48

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
#1732	27.57
# 1734	13.29
TOTAL	$ 40.86

WRITTEN TEST

FINANCIAL SERVICES

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with financial institutions to their correct definitions. Write the correct letters in the blanks.

___ 1. Nonprofit organization owned and operated by workers with a common bond, such as having similar occupations or the same employer	a.	Bank
	b.	Commercial bank
	c.	Credit union
___ 2. Owned by its depositors and operated for the benefit of the depositors; often offers slightly higher interest rates than a commercial bank does on savings accounts	d.	Finance company
	e.	Insurance company
___ 3. A business establishment which receives, lends, borrows, exchanges, issues, and safeguards money	f.	Mutual savings and loan association
___ 4. Owned by its depositors and often offers higher interest rates than a commercial bank does on savings accounts; exists only in the northeastern United States	g.	Mutual savings bank
	h.	Pawnbroker
___ 5. Owned by stockholders and operated for a profit; primary purpose is to offer a wide variety of financial services to individuals, businesses, and the government	i.	Safe deposit bank
	j.	Savings union
	k.	Stock savings and loan association
___ 6. Similar to a commercial bank in that it is owned by stockholders and operated for a profit; often offers slightly higher interest rates than a commercial bank does on savings accounts		

OBJECTIVE 2

Select from the following list functions of a bank. Write an "X" in the blank before each correct answer.

____1. To provide checking and savings accounts

____2. To restrict the number of people who can open accounts

____3. To advise customers on which services would benefit them most

____4. To provide other financial services, often for a fee

____ 5. To give out a loan to anyone who wants one

____ 6. To receive deposits

____ 7. To transfef money from one account to another

____ 8. To allow customers free access to each others' accounts

____ 9. To make loans to individuals, businesses, and government

___ 10. To encourage customers to make overdrafts

OBJECTIVE 3

Match terms associated with checking accounts to their correct definitions. Write the correct letters in the blanks. Terms and definitions are continued on the following page.

____1. Check that has been paid by a bank

____2. Person who places money in a bank account

____3. The least amount of money an account holder is permitted to keep in the account

____4. Difference between deposits and withdrawals in a bank account; amount of money account holder currently has in bank account

____5. Part of checkbook where account holder records amounts of checks written, deposits, automated teller machine (ATM) transactions, service fees, other fees, interest, and account balances

____6. Amount of money a bank pays on a regular basis to a depositor for the amount of money that depositor keeps in that bank

____7. Bank's regular report of deposits, checks, automated teller machine (ATM) transactions, service charges, other charges, and account balances

____8. Bank's official form allowing customer to withdraw money from a checking account

____9. Money placed in a bank account; the act of putting money in a bank account

a. Balance
b. Bank statement
c. Canceled check
d. Check
e. Checking account
f. Check register
g. Deposit
h. Depositor
i. Earned interest
j. Endorse
k. Minimum balance
l. Outstanding check
m. Outstanding deposit
n. Overdraft
o. Payee
p. Reconcile
q. Signature card
r. Service charge
s. Other charges
t. Safety account

___ 10. Bank account against which depositor may write checks

___ 11. To sign one's own name on the back of a check in return for the cash shown on the front of the check

___ 12. Deposit made to a person's account that has not reached and been recorded by the bank; this type of deposit does not yet appear on the bank statement

___ 13. A customer's instructions to a bank requesting that the bank not pay for one of the customer's outstanding checks

___ 14. To make the checkbook register and the bank statement show the same balance at the time the statement is issued

___ 15. Fee a bank charges for its regular services

___ 16. Fees a bank charges outside its service charge

___ 17. A card the bank has a customer sign when that individual opens an account

___ 18. Check written on a person's account that has not reached and been recorded by the bank; this type of check does not yet appear on the bank statement

___ 19. Check written when there is not enough money in the checking account to pay for the purchase; sometimes referred to as "bounced check" or "bad check"

___ 20. Person or business to whom the check is written; name is written on the line next to "Pay to the order of"

u. Stop payment

v. Teller machine

w. Temporary check

x. Unsecured check

OBJECTIVE 4

Distinguish between advantages and disadvantages of a checking account. Write an "A" in the blank before each advantage and a "D" in the blank before each disadvantage.

____ 1. **Protection**—Protects money from theft or loss

____ 2. **Mistakes**—Addition and subtraction errors in check register can create overdrafts

____ 3. **Temptation**—Easy access to checks can tempt account holder into writing overdrafts

____ 4. **Convenience**—Offers a convenient way to buy goods and services and pay bills

____ 5. **Proof**—Often accepted as legal proof of payment, with checks serving as receipts

____ 6. **Confusion**—Requires keeping records, which takes time and may be confusing

____ 7. **Record**—Provides a record of money spent for personal budget

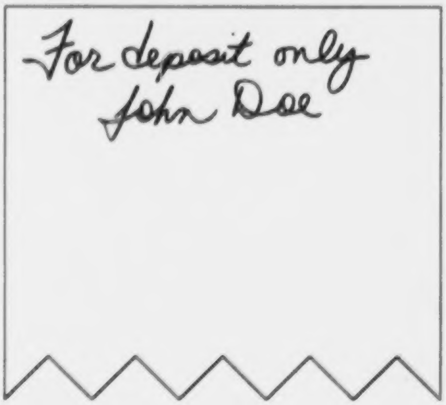
OBJECTIVE 5

Distinguish among three kinds of check endorsements. Write the correct names in the blanks.

Blank endorsement

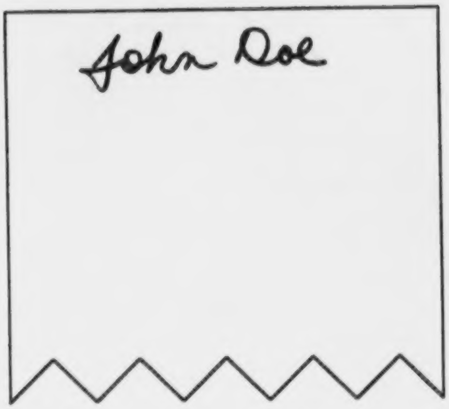
Special endorsement

Restrictive endorsement



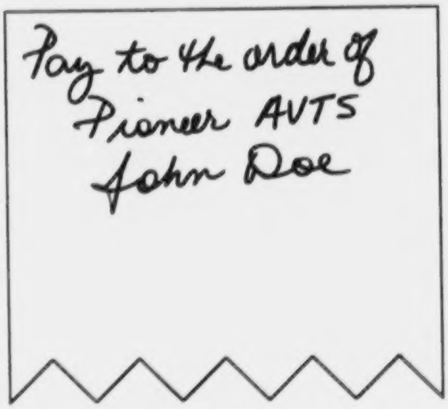
For deposit only
John Doe

a. ______________________________



John Doe

b. ____________________



Pay to the order of
Pioneer AVTS
John Doe

c. ____________________

OBJECTIVE 6

Identify steps in writing a check. Refer to the blank check below. Write the correct letters beside the numbers on the check.

a. Write the correct date.

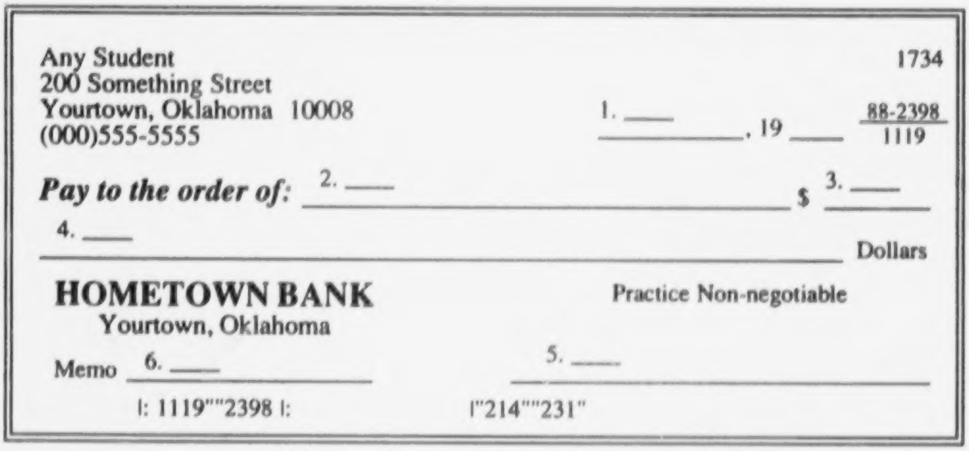
b. Sign the check with the name used on the signature card when the account was opened.

c. Record the reason for writing the check.

d. Write the name of the payee.

e. Print in numerals the amount to pay.

f. Write the same amount in words; following the dollar amount, write the word "and" followed by the amount of cents in one of three ways: number of cents/100, 00/100, or no/100.



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

1734

1. ____ __________, 19 ____

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Pay to the order of: 2. ____ $ 3. ____

4. ____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice Non-negotiable

Memo 6. ____

5. ____

I: 1119""2398 I: I"214""231"

OBJECTIVE 7

Identify steps in filling out a check deposit slip. Refer to the blank check deposit slip below. Write the correct letters beside the numbers on the deposit ticket.

a. Subtract the amount of cash desired from "TOTAL" and enter the balance.

b. Write the account number.

c. Total the amount of bills and list.

d. Write your name and address.

e. Add check amounts from the back of the deposit slip, and enter total; if no checks are listed on the back, draw a line through this row.

f. Add the amounts of currency, coin, and checks; enter the figure.

g. Write the date the deposit is being made.

h. List the amount of each check separately.

i. Write the amount of money to be returned in cash.

j. Total amount of change (coins) and list.

k. If receiving cash, sign name on this line.

CHECKING ACCCOUNT DEPOSIT TICKET

NAME ____________________
1. ___
____
____

DATE 3. ___ ____________________, 19____

10. ___
____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT No. 2. ___ ____________________

CASH	Currency	4. ___	
	Coin	5. ___	
List Checks Singly			
		6. ___	
Total From Other Side		7. ___	
TOTAL		8. ___	
Less Cash Received		9. ___	
NET DEPOSIT		11. ___	

[redacted]

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USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

OBJECTIVE 8 **List three reasons for keeping a check register.**

____

____

____

____

____

OBJECTIVE 9 **Identify steps in keeping a check register.** Refer to the blank check registers before each subheading. Write the correct letters beside the numbers on the check register.

Entering checks

NOTE: One of the letters will be used twice.

a. Subtract the check from the balance using pencil and scratch paper or a calculator.

b. Write the check number.

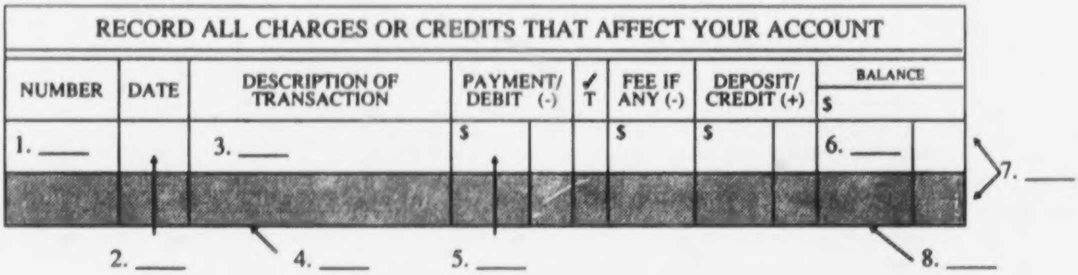
c. Write the amount of the check.

d. Write the date.

e. Write the name of the payee.

f. Record the balance.

g. Record the reason for writing the check.



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT							
NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $
1. ____		3. ____	$		$	$	6. ____

Entering deposits

NOTE: One of the letters will be used twice.

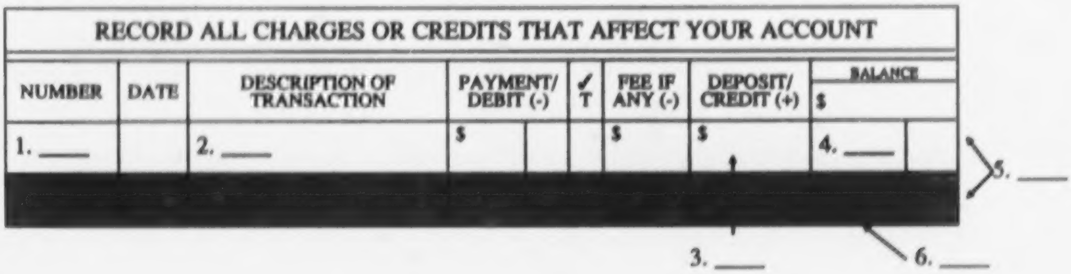
a. Add the deposit to the balance using pencil and scratch paper or a calculator.

b. Record the balance in the check register.

c. Write the date.

d. Write the amount of the deposit.

e. Write the word "Deposit."



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT								
NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $	
1. ____		2. ____	$		$	$	4. ____	

5. ____

3. ____

6. ____

Entering service charges

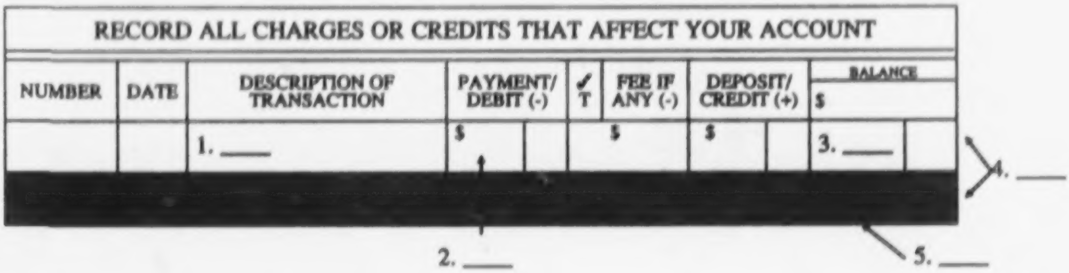
NOTE: One of the letters will be used twice.

a. Write the amount of the service charge.

b. Record the new balance in the check register.

c. Subtract the service charge from the balance using pencil and scratch paper or a calculator.

d. Write the words "Service Charge."



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT								
NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $	
		1. ____	$		$	$	3. ____	

4. ____

2. ____

5. ____

OBJECTIVE 10

Select from the following list steps in reconciling a bank statement with a check register. Write an "X" in the blank before each correct answer.

____ 1. Compare the amounts of bank fees, automated teller machine (ATM) transactions, canceled checks, and deposits shown in the bank statement with the amounts recorded in the check register.

____ 2. Locate the service charge (SC) on the front of the bank statement.

____ 3. Check off (✓) all outstanding checks listed in the check register.

____ 4. On the back of the bank statement, list and add the total outstanding checks and outstanding automated teller machine (ATM) withdrawals; list each check number and amount and/or each ATM withdrawal amount and date.

____ 5. Circle the checkbook total to show that the adjusted checkbook balance and adjusted bank balance match.

____ 6. On the front of the bank statement, list and add the total of canceled checks; list each check number and amount.

____ 7. On the back of the bank statement, subtract the total of outstanding checks and automated teller machine (ATM) withdrawals from the total of the bank balance and the outstanding deposits.

____ 8. Add the service charge to the balance in the check register.

____ 9. Arrange the canceled checks numerically.

____ 10. Subtract the service charge from the balance in the check register.

____ 11. Make sure that the adjusted checkbook balance and adjusted bank balance are the same.

____ 12. On the front of the bank statement, add the total of the deposits listed on the bank statement.

____ 13. On the back of the bank statement, add the total outstanding deposits to the balance shown on the statement.

____ 14. Check off (✓) all canceled checks, deposits, and recorded automated teller machine (ATM) transactions, and the service charge in the check register in the appropriate column.

___ 15. On the back of the bank statement, write the sum of the total outstanding deposits.

OBJECTIVE 11 **List ways to stop payment on a check.**

____

____

____

____

____

OBJECTIVE 12 **Select from the following list guidelines for using an automated teller machine (ATM) card.** Write an "X" in the blank before each correct answer.

____ 1. Keep the personal identification number (PIN) a secret.

____ 2. Keep the PIN and ATM card together for easy reference.

____ 3. *EITHER* memorize the PIN number when it is received and then destroy the paper on which the PIN is written *OR* put the PIN in a safe place.

____ 4. Keep receipts from the ATM to use in reconciling each bank statement.

____ 5. Keep the ATM card and PIN in safe but separate locations.

____ 6. Record each ATM deposit or withdrawal and any ATM fee in the check register.

____ 7. Discard ATM receipts since the transactions will be recorded in the monthly bank statement.

____ 8. Keep the PIN in a purse or wallet for easy reference.

____ 9. Contact the bank immediately by phone if the ATM card is lost or stolen; then follow up with a letter.

___ 10. Write ATM deposits, withdrawals, and fees in the check register after verifying them with the monthly bank statement.

___ 11. Report any problem with an ATM card to the bank immediately.

___ 12. Report any ATM transaction error on the bank statement to the bank right away.

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 13	Endorse checks.	SCORE ________
OBJECTIVE 14	Write checks.	SCORE ________
OBJECTIVE 15	Fill out check deposit slips.	SCORE ________
OBJECTIVE 16	Make check register entries.	SCORE ________
OBJECTIVE 17	Reconcile a bank statement.	SCORE ________

WRITTEN TEST ANSWERS

FINANCIAL SERVICES

C I

OBJECTIVE 1

1. c
2. f
3. a
4. g
5. b
6. k

OBJECTIVE 2

1, 3, 4, 6, 7, 9

OBJECTIVE 3

1. c
2. h
3. k
4. a
5. f
6. i
7. b
8. d
9. g
10. e
11. j
12. m
13. u
14. p
15. r
16. s
17. q
18. l
19. n
20. o

OBJECTIVE 4

1. A
2. D
3. D
4. A
5. A
6. D
7. A

OBJECTIVE 5

a. Restrictive endorsement

b. Blank endorsement

c. Special endorsement

OBJECTIVE 6

1. a
2. d
3. e
4. f
5. b
6. c

OBJECTIVE 7

1. d
2. b
3. g
4. c
5. j
6. h
7. e
8. f
9. i
10. k
11. a

OBJECTIVE 8

Answer should include any three of the following:

- Shows balance at all times
- Provides a record of written checks and automated teller machine (ATM) transactions
- Provides a record of deposits
- Shows dates of checks, deposits, and automated teller machine (ATM) transactions
- Provides a record of transactions to compare to bank statement

OBJECTIVE 9

Entering checks

1. b
2. d
3. e
4. g
5. c
6. c
7. a
8. f

Entering deposits

1. c
2. e
3. d
4. d
5. a
6. b

Entering service charges

1. d
2. a
3. a
4. c
5. b

OBJECTIVE 10

1, 2, 4, 5, 7, 9, 10, 11, 13, 14, 15

OBJECTIVE 11	Answer should include the following: • In writing • By phone, followed by written request
OBJECTIVE 12	1, 3, 4, 5, 6, 9, 11, 12
OBJECTIVE 13	Refer to answers to Assignment Sheet 1.
OBJECTIVE 14	Refer to answers to Assignment Sheet 2.
OBJECTIVE 15	Refer to answers to Assignment Sheet 3.
OBJECTIVE 16	Refer to answers to Assignment Sheet 4.
OBJECTIVE 17	Refer to answers to Assignment Sheet 5.

OBJECTIVE SHEET

CREDIT AND LOANS

C II

INTRODUCTION

Like hand tools, financial tools have proper and improper uses and can help or hinder the user. This unit introduces two financial tools, credit and loans, and describes the benefits and risks associated with using them.

UNIT OBJECTIVE

After completing this unit, the student should be able to distinguish between responsible and irresponsible uses of credit and loans. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with credit and loans to their correct definitions.
2. Name types of consumer-credit.
3. Name sources of consumer credit.
4. List advantages and disadvantages of using consumer credit.
5. List sound consumer-credit practices.
6. Match terms associated with personal loans to their correct definitions.
7. Match types of personal loans to their correct descriptions.
8. Calculate the cost of credit/loans. (Assignment Sheet 1)

PREPARATION

- Order and obtain materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lectures.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss credit and loans.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Schedule audiovisual equipment to be used.

DELIVERY

Objective 1

- Prepare a bulletin board showing the impacts of credit on society. Use newspaper clippings and magazine advertisements. Keep in mind both the costs and benefits. The bulletin board display could emphasize the concepts of how credit can either free consumers to manage their money or burden them with debt.

  EXAMPLE: Use a figure that looks carefree to represent freedom and a figure carrying a heavy load to represent burden.

- Explain terms associated with credit.

- Use Handout 1, "Jumble Word Game," to supplement the presentation on terminology. Explain the term "proceeds" ahead of time.

- Use the game *Credit Bingo* to reinforce the terms to the students.

  Preparation

  1. Write each term on a separate sheet of paper.
  2. Place the terms in a box or other container.

3. Make game sheets for each student. Use a format similar to the one given in the following example. All game sheets should have the same terms, although the terms should be rearranged on each sheet (as the numbers are in the game bingo).

4. Obtain or make small pieces of blank paper for students to use to cover squares on the game sheets.

Activity

1. Keep one game sheet as a guide.

2. Give each student a game sheet.

3. Select a term from the container.

4. As it is selected from the container, cover each term on the game sheet guide with a blank piece of paper.

5. Read the definition of the term from the Information Sheets. Do not read the actual term.

6. As the definition is read, each student should place a blank piece of paper over the term that matches the definition.

7. Continue the game until a student wins by covering a vertical, horizontal, or diagonal row of terms. To make sure the student has covered the correct terms, the teacher should compare the student's game sheet with the game sheet guide.

EXAMPLE:

Annual Percentage Rate	Credit Bureau	Creditor	Lender	(Additional Word)
Charge	Credit Limit	Creditworthiness	Maturity Date	(Additional Word)
Consumer	Bank Credit Card	Free	Principal	Travel-and-entertainment Credit Card
Credit	Credit Rating	Finance Charge	Retail Credit Card	(Additional word)
Consumer Credit	Credit Record	Finance Company	Debt	(Additional Word)

NOTE: To fill all the blanks, use four additional terms.

The game is adapted from "Banking Bingo," *Introduction to Business Curriculum Guide*, and is used with the permission of Nebraska Department of Education, Vocational Education Division.

Objective 2

- Ask students if they have ever used consumer credit. Record what kinds of credit students have used, and point out which seem to be the most popular.
- Review types of consumer credit.
- Use Supplement 1, "Types of Sales Credit," to present types of sales credit.

Objective 3

- Review sources of consumer credit.
- Emphasize the importance of using reputable lenders. Warn students to beware of who they consult for financial counseling and who they go to for credit and loans.

- Have students research and report on the amount of interest each source commonly charges for lending money. Interest rules will vary according to time and place.

  NOTE: According to the book *Money Facts For the American Consumer*, annual percentage rates for various loans in the late 1980s were:

— Cash value from life insurance policy:	8	percent
— Credit card:	18	percent
— Department store:	18	percent
— New car:	13	percent
— Used car:	18	percent
— Student:	9	percent
— Personal:	17	percent
— Finance company:	24	percent
— Pawnbroker:	24	percent

- For more information on banks, savings and loan associations, and credit unions, refer to Section C, Unit I, Financial Services. For more information on life insurance, refer to Section C, Unit III, Insurance.

Objective 4

- Have students complete Activity Sheet 1, "My Position Is," to introduce the objective. Ask students to explain why they made their selections. Highlight how a person's attitude toward credit can affect whether credit is used to that person's advantage or disadvantage.

- Use Supplement 2, "Consumer Credit Laws," to explain how a consumer using credit is protected.

- Supplement the objective with information from the publications *Consumer Credit Protection: Do You Know Your Rights?*, *Consumer Handbook to Credit Protection Laws*, and/or *Correcting Credit Billing Problems*.

Objective 5

- To help explain the importance of sound consumer credit practices, refer to Supplement 3, "Do's and Don'ts of Using Credit," and Supplement 4, "Six C's of Credit."

- Have students complete Activity Sheet 2, "Evaluate Personal Credit Rating." Discuss with the class the importance of credit ratings and how a poor credit record stays with a person for up to 10 years.

- Use Handout 2, "Credit Reports," to explain what a credit report, or history, is and how it affects a person's ability to obtain credit and loans.

- In class, review terminology and procedures for filling out a credit card application. Bring in real credit card applications to pass around the class.

- Show the video *Credit—Handle With Care.*

- Reinforce sound credit practices by having students use the computer program *Credit Simulation.*

  NOTE: *Credit Simulation* may be used with the Apple II Plus, Apple IIe, Apple IIc, or Apple II GS. The program takes a student through a six-month simulation. During the simulation, the student makes financial decisions, which include the use of credit. The simulation's Credit Checker keeps track of purchases, monthly payments, charge account balances, finance charges, and the student's savings account balance. At the end of the simulation, a student is evaluated as to how wisely he or she used credit.

- Supplement the objective with information from the publications *Credit: How Much Can We Manage?*, *Money Management: Managing Your Credit*, and/or *Your Credit Rating.*

- Have students complete Activity Sheet 3, "Complete a Credit Card Application."

Objective 6

- Review terms associated with personal loans.

- Explain that the practice of amortization is using installments to pay a debt.

Objective 7

- Review the types of personal loans.

- To review credit and loan use, have students complete Handout 3, "How Much Credit Can Someone Handle?"

- Have students complete Assignment Sheet 1 on calculating the cost of credit and loans.

APPLICATION

Objective 8

- Have students complete Assignment Sheet 1 if it was not assigned earlier.

EVALUATION

Written Test

- Explain to students they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *Credit—Handle With Care*

  NOTE: Teachers can purchase copies of this video by writing to Money Management Institute, Household International, 2700 Sanders Road, Prospect Heights, Illinois 60070, or by calling 312-564-5000.

Computer Software

- *Credit Simulation*

  NOTE: *Credit Simulation* may be purchased by writing to EMC Publishing, 300 York Avenue, St. Paul, Minnesota 55101, or by calling EMC's toll-free number 800-328-1452.

Publications

- *Consumer Credit Protection: Do You Know Your Rights?* Minneapolis, Minnesota: Federal Reserve Bank of Minneapolis, 1987.

  NOTE: Teachers may obtain this publication by writing to Federal Reserve Bank of Minneapolis, Public Affairs, 250 Marquette Avenue, Minneapolis, Minnesota 55480, or by calling 612-340-2446.

- *Consumer Handbook to Credit Protection Laws.* Washington, D.C.: Board of Governors of the Federal Reserve System, 1989.

  NOTE: Teachers may obtain this publication by writing to Board of Governors of the Federal Reserve System, Publications Services, Washington, D.C. 20551, or by calling 202-452-3244.

- Fox, Karen D. *Correcting Credit Billing Problems.* Home Economics Fact Sheet No. T-4134. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

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  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, or call 405-744-5385.

- *Money Management: Managing Your Credit*, rev. ed. Prospect Heights, Illinois: Money Management Institute, Household Financial Services, 1988.

  NOTE: Teachers may obtain this publication by writing to 2700 Sanders Road, Prospect Heights, Illinois 60070, or by calling 312-564-5000.

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  NOTE: Teachers may obtain this publication by writing to Federal Reserve Bank of Philadelphia, Public Information Department, P.O. Box 66, Philadelphia, Pennsylvania 19105, or by calling 215-574-6115.

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BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 006	Defines	Economic terms	
	Free Enterprise 014	Defines	Economic terms	Consumer
	Free Enterprise 016	Defines	Economic terms	Credit
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Free Enterprise 082	Describes/ Explains	Financing	Credit-consumer
OBJECTIVE 3	Free Enterprise 082	Describes/ Explains	Financing	Credit-consumer
OBJECTIVE 4	Free Enterprise 082	Describes/ Explains	Financing	Credit-consumer
OBJECTIVE 5	Free Enterprise 063	Describes/ Explains	Credit responsibilities	
OBJECTIVE 6	Free Enterprise 012	Defines	Economic terms	Collateral
	Free Enterprise 035	Defines	Economic terms	Loans
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Free Enterprise 035	Defines	Economic terms	Loans
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Mathematics 116	Converts	Decimals/ fractions/ ratios/percents	
	Mathematics 227	Solves problems	Fractions/ decimals/ ratios/percents	

JUMBLE WORD GAME

INTRODUCTION The answer to this puzzle is a good rule for credit consumers to follow.

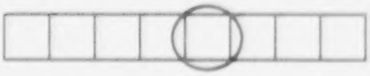
DIRECTIONS Unscramble the words accompanied by the given definitions. Write each unscrambled word in the blocks provided. The letters written in the circles must then be unscrambled and arranged to form the word which will complete the sentence below.

USE CREDIT LIKE GASOLINE

"KEEP A LITTLE IN ."

1.

1. Scrambled Word: SESPOSERS
Definition: To take back what was sold on credit because payments were not made as agreed

2. 

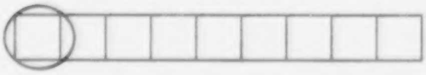
2. Scrambled Word: CUSIRYET
Definition: Property pledged by the debtor to insure payment of a debt

3.

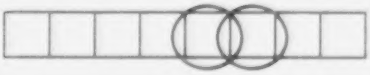
3. Scrambled Word: NALIESLTMNT
Definition: A type of credit in which a series of payments are made on a regular basis

4.

4. Scrambled Word: GELVNRVIO
Definition: A credit plan in which part or all of the debt may be paid each month

5. 

5. Scrambled Word: ITSAGUNER
Definition: A small loan obtained simply by signing a note

6. 

6. Scrambled Word: EROPEDSC
Definition: The amount of money the borrower receives when the discount is deducted from the principal amount

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ANSWERS TO HANDOUT 1

KEEP A LITTLE IN *RESERVE*.

1. Repossess
2. Security
3. Installment
4. Revolving
5. Signature
6. Proceeds

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CREDIT REPORTS

INTRODUCTION

An individual who has used a major credit card or made payments on a loan probably has a credit record at a local credit bureau. A record of an individual's credit history allows creditors to quickly and easily verify that person's payment habits when he or she requests credit.

If an individual applies for credit and is denied, the Fair Credit Reporting Act requires the creditor to give that person the name and address of the credit bureau that supplied the business with the person's credit history. The person must then contact the credit bureau within 30 days of receiving the denial notice to obtain a free copy of his or her credit record. Otherwise, the person may have to pay a small fee for the report.

Although an individual is entitled to learn the contents of his or her credit report at any time, credit bureaus will disclose the information in one of three ways:

- By sending the person a printed copy (most common method)
- By asking the person to visit the credit bureau to discuss the report
- By giving the person the information over the phone after providing proper identification

Following is an explanation of terms used on a credit report and a sample credit report.

Credit bureaus gather information on individuals who use credit and then present the data in a format called a credit report. Although several types of credit report formats are used, they are all based on and are very similar in design to the Crediscope format. This format covers the following areas:

- **Identification and employment data**—Name, address, birthplace, social security number, employer, spouse's name, employment history, income
- **Payment history**—Records of accounts, amount of credit extended, amount repaid
- **Inquiries**—Record of all clients that have requested an individual's credit history in the past six months

- **Public record information**—Listing of court proceedings, bankruptcies, foreclosures, tax liens

  The sample credit report that follows contains general information as well as information in codes. Many of these codes are explained in a key following the report.

- **Column 1**—"Whose" accounts

  These numbers identify whose account is being reported—in other words, who uses and pays for the account.

  0. **Undesignated**—Account for which the consumer has not specified whether it is to be reported as individual or joint (in many cases it will be an account paid prior to June 1977)
  1. **Individual account for individual use**—Account for subject's individual use
  2. **Joint account (contractual liability)**—Account for which both spouses are contractually liable
  3. **Authorized user spouse**—Account in the name of the subject of the report with the spouse as an authorized user
  4. **Joint**—Account which is used only to denote the rare case when the creditor cannot determine whether it should be classified "2" or "3"
  5. **Co-maker**—Account for which the subject is the cosigner and becomes liable if the maker defaults; no spouse relationship
  6. **"On behalf of" account**—Account upon which the liability rests with the person on behalf of whom the account was opened (applies primarily in Massachusetts)
  7. **Maker**—Account for which subject is liable and is the primary maker, but a cosigner has the liability if the subject defaults; no spouse relationship
  8. **Individual account of spouse**—Account which is carried in the name of the spouse of the individual who is shown as the subject of the reports; assigned by credit bureau only

9. **Subject is no longer associated with account**—Special code provided for file maintenance to indicate that a separated or divorced spouse is no longer associated with a previously active joint-type account; will not be updated since it is intended for history only

- **Column 2**—"Kind of Business and ID Code"

  The letters at the beginning of the code identify the creditor's type of business. The numbers indicate each individual creditor.

- **Column 3**—"Date Reported and Method of Reporting"

  The date of the last credit update is listed along with an abbreviation explaining how the update was placed in the file by the creditor.

  A—Computer tape

  M—Manual

- **Column 6**—"Highest Credit or Last Contract"

  The number in this column indicates the credit limit on an account or the maximum dollar amount charged on an account to date.

- **Column 14**—"Type and Terms (Manner of Payment)"

  This column shows whether the account is open, revolving, or by installment. If the account is revolving or by installment, the amount of the monthly payment will also be indicated.

  O—Open account

    To be paid after one billing in full

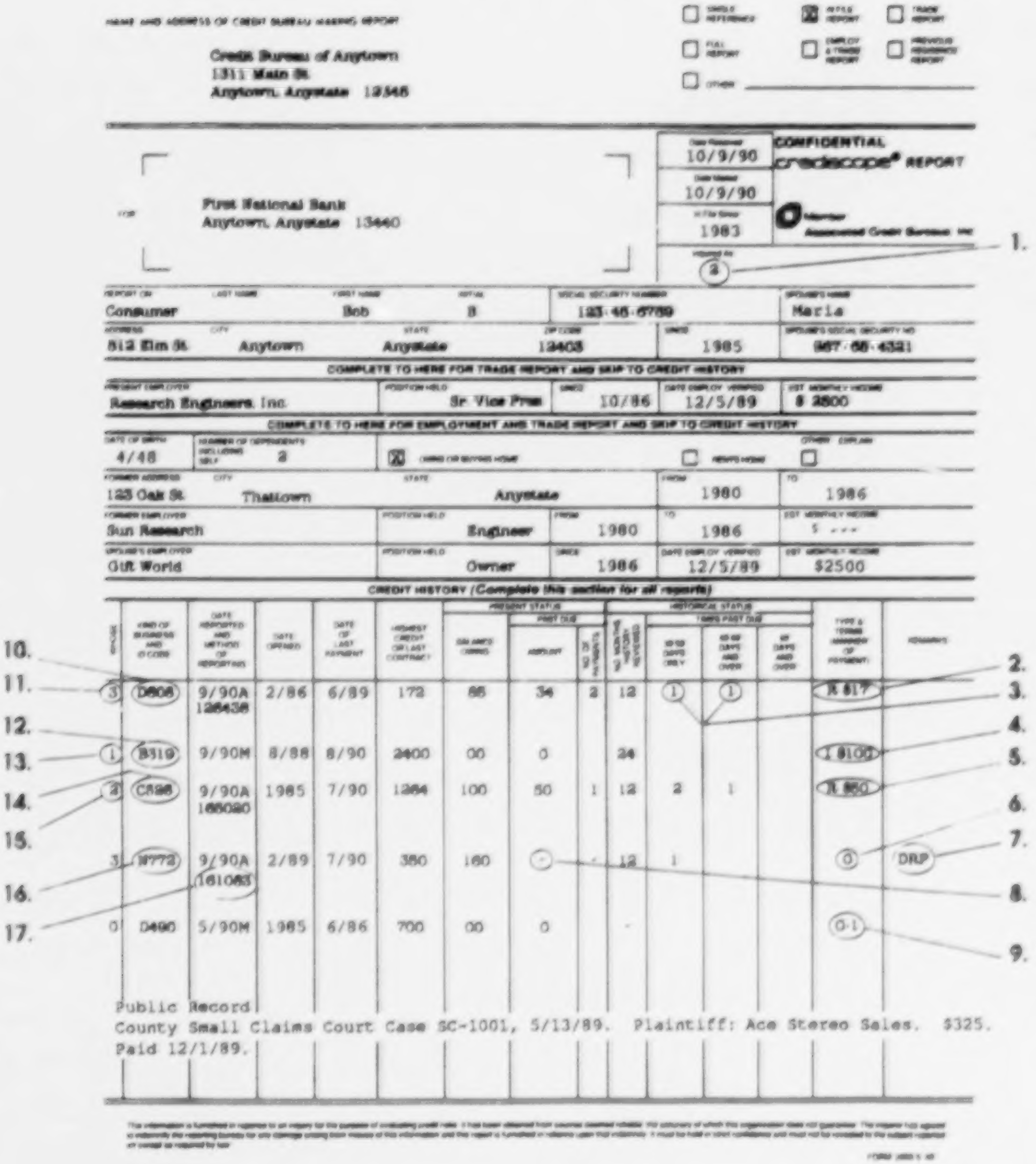
    Entire amount to be paid at certain intervals with interest or service charge

  R—Revolving account

    Regular monthly payments to be made based on the amount of the balance due

  I—Installment account

    Fixed number of payments to be made including interest over a predetermined period



NAME AND ADDRESS OF CREDIT BUREAU MAKING REPORT

Credit Bureau of Anytown
1311 Main St.
Anytown, Anystate 12345

☐ SINGLE REFERENCE ☒ IN FILE REPORT ☐ TRADE REPORT
☐ FULL REPORT ☐ EMPLOY & TRADE REPORT ☐ PREVIOUS RESIDENCE REPORT
☐ OTHER

FOR
First National Bank
Anytown, Anystate 13440

Date Received: 10/9/90
Date Mailed: 10/9/90
In File Since: 1983
Inquired As: 2

CONFIDENTIAL
credscope® REPORT
Member Associated Credit Bureaus, Inc.

REPORT ON: Consumer	LAST NAME	FIRST NAME: Bob	INITIAL: B	SOCIAL SECURITY NUMBER: 123-45-6789	SPOUSE'S NAME: Maria
ADDRESS: 812 Elm St.	CITY: Anytown	STATE: Anystate	ZIP CODE: 12403	SINCE: 1985	SPOUSE'S SOCIAL SECURITY NO.: 987-65-4321

COMPLETE TO HERE FOR TRADE REPORT AND SKIP TO CREDIT HISTORY

PRESENT EMPLOYER: Research Engineers, Inc.	POSITION HELD: Sr. Vice Pres	SINCE: 10/86	DATE EMPLOY. VERIFIED: 12/5/89	EST. MONTHLY INCOME: $ 2800

COMPLETE TO HERE FOR EMPLOYMENT AND TRADE REPORT AND SKIP TO CREDIT HISTORY

DATE OF BIRTH: 4/48	NUMBER OF DEPENDENTS INCLUDING SELF: 2	☒ OWNS OR BUYING HOME	☐ RENTS HOME	☐ OTHER: EXPLAIN
FORMER ADDRESS: 123 Oak St.	CITY: Thattown	STATE: Anystate	FROM: 1980	TO: 1986
FORMER EMPLOYER: Sun Research	POSITION HELD: Engineer	FROM: 1980	TO: 1986	EST. MONTHLY INCOME: $ ---
SPOUSE'S EMPLOYER: Gift World	POSITION HELD: Owner	SINCE: 1986	DATE EMPLOY. VERIFIED: 12/5/89	EST. MONTHLY INCOME: $2500

CREDIT HISTORY (*Complete this section for all reports*)

WHOSE	KIND OF BUSINESS AND ID CODE	DATE REPORTED AND METHOD OF REPORTING	DATE OPENED	DATE OF LAST PAYMENT	HIGHEST CREDIT OR LAST CONTRACT	PRESENT STATUS: BALANCE OWING	PAST DUE: AMOUNT	PAST DUE: NO. OF PAYMENTS	HISTORICAL STATUS: NO. MONTHS HISTORY REVIEWED	TIMES PAST DUE: 30-59 DAYS ONLY	TIMES PAST DUE: 60-89 DAYS AND OVER	TIMES PAST DUE: 90 DAYS AND OVER	TYPE & TERMS (MANNER OF PAYMENT)	REMARKS
3	D808	9/90A 128438	2/86	6/89	172	86	34	2	12	1	1		R $17	
1	B319	9/90M	8/88	8/90	2400	00	0		24				I $100	
2	C828	9/90A 188020	1985	7/90	1284	100	50	1	12	2	1		R $50	
3	W772	9/90A 161083	2/89	7/90	380	160	-	-	12	1			O	DRP
0	D490	5/90M	1985	6/86	700	00	0		-				O-1	

Public Record
County Small Claims Court Case SC-1001, 5/13/89. Plaintiff: Ace Stereo Sales. $325.
Paid 12/1/89.

Key to Credit Report

1. Indicates application is for a joint account.
   (Information to be given out can be for wife only or husband only or for husband and wife joint accounts.)
2. Revolving credit account. Monthly payments of $17.
3. Number of times past due in the last 12 months and the extent of this past due status.
4. Installment account. Monthly payments of $100.
5. Revolving account. Monthly payments of $50.
6. Open account. To be paid in full in one payment.
7. Several abbreviated remarks are used.
   DRP means Disputed, and the resolution of the dispute is still pending.
8. The Fair Credit Billing Act prohibits indicating account is past due until dispute is resolved or a certain time has elapsed.
9. This is a paid-out, inactive department store account; thus, it is undesignated as to whose account. High credit was $700. Under the previous Common Language numerical system, the creditor rated the usual manner of payment of the account as "0 - 1" (30-day terms, paid promptly).
10. Reference: Department Store and Identification Number.
11. "3" Indicates Spouse is an authorized user of account.
12. Reference: Bank and Identification Number.
13. "1" indicates Account is sole responsibility of this Individual.
14. Reference: Clothing Store and Identification Number.
15. "2" indicates a Joint Account with spouse contractually liable.
16. Reference: National Credit Card Co. and Identification Number.
17. Credit Card Number.

HOW MUCH CREDIT CAN SOMEONE HANDLE?

INTRODUCTION

- Do you make only minimum payments on your monthly credit accounts?
- Do you use credit for expenses for which you once paid cash?
- Have you used a series of consolidation (consolidated) loans in an effort to pay overdue bills?
- Do you find it difficult, if not impossible, to save money?
- Are you borrowing from one lender to pay another?

  EXAMPLE: Do you take cash advances on your credit card to make loan payments?
- Have you been denied credit?

If a borrower answers yes to some of the above questions, that person is heading toward, or already has reached, his or her credit-debt limit.

Most experts agree that the first thing an overextended borrower (one who has taken on too many debts) should do is slow down or even stop taking on more debts. The borrower should then examine his or her budget to see if there are places to cut spending—to free money to meet monthly expenses.

DIRECTIONS

In this handout, examine two case studies to determine if the family presented in each study can afford more credit.

Use the following budgeting system to determine each family's credit ceiling (the most amount of credit a person can add to his or her current expenses).

Case Study:	**1**	**2**
A. First, total the monthly income:		
Person's take-home pay	______	______
Spouse's take-home pay	______	______
Other income	______	______
Total	______	______
B. Next, total the monthly expenditures:		
Food	______	______
Rent/mortgage	______	______
Utilities	______	______
Telephone	______	______
Insurance (car, life, medical, other)	______	______
Car expenses	______	______
Other expenses	______	______
Total	______	______
C. Next, total monthly payments on all current debts:		
Personal loans	______	______
Charge accounts and other credit	______	______
payments	______	______
Total	______	______
D. Next, total annual expenses and divide by 12 for monthly total:		
Taxes	______	______
Insurance (not paid monthly)	______	______
Medical/dental bills	______	______
School costs	______	______
Clothing	______	______
Entertainment	______	______
Vacation	______	______
Other	______	______
	______	______
"Unexpected Other"	______	______
Annual Total	______	______
Monthly Total (Divide annual total by 12)	______	______
E. Monthly income available for credit payments:		
A-B-C-D=E	______	______

Line E. shows the maximum amount that is available for taking on extra credit.

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Case Study 1

Meet the Smiths: Cindy, John, and their seven-month-old baby, Alice. Cindy is the primary wage earner. Her take-home pay is $1,100 per month. John is currently enrolled in a training program, so he can only work part-time. His monthly take-home pay is $500. Cindy and John also work together selling sporting goods for a friend two Saturdays a month. Their friend pays them $100 for each Saturday they work. In addition, the Smiths' relatives send them $500 each year in gift money.

Monthly expenditures for the Smiths include $275 for food and baby formula and $350 to rent a three-bedroom house. Their electric bill averages $112 each month, while their gas bill averages about $75 per month. For town services such as garbage pickup and water, the Smiths pay another $25 each month. The Smiths also make several long-distance phone calls each month to family and friends. Their phone bill usually ranges from $35 to $60 per month (an average of $47.50). To get back and forth from work and school, Cindy and John both need transportation. They have taken out a personal loan to pay for a used car. They have also finished paying for another used car, but it quit working, so Cindy and John must take turns riding the city bus to work and school. (They are going to postpone paying for the broken-down car until a later date.) Riding the bus costs them about $20 each month. Other monthly expenses include $40 for car maintenance and gas, $160 for child care and $40 for diapers. Family health insurance for the three Smiths is deducted monthly from Cindy's check. The insurance deduction is $150. (This deduction is not subtracted from Cindy's given take-home pay, so it should be subtracted as a monthly expense.)

Cindy and John are currently working at paying off $500 in credit card bills for baby furniture and a new microwave. They have committed themselves to paying the credit card companies $45 a month. To pay back the money they borrowed for the used car, the Smiths must pay their local bank $140 per month.

Annual expenses for the Smiths include taxes (already deducted from their paychecks); medical bills of $150; dental bills of $75; and clothing costs of $375. They also pay $1,200 each year for John's training program, and $450 per year in auto insurance. For entertainment, they like to eat out and go to movies, which costs them about $40 per month (or $480 each year). To take a break from school and work, Cindy and John also plan two vacation weekends a year. Each of these weekends costs $200. Because life is full of surprises, Cindy and John usually have "unexpected other" expenses each year. These include $200 for medical care, $150 to repair appliances, and $175 for the one working car.

List the Smiths' expenses under "Case Study 1." Then, under E., write how much income they would have available each month for additional credit payments. Use the following space for calculations.

Calculations:

1. Can the Smiths afford more credit? If they can, explain how much more money they could commit to credit each month. If they cannot afford more credit, explain why.

Case Study 2

Sam and Linda Stokes have been married for two years. In their excitement to set up a home, they have borrowed heavily to buy a house, new furniture, and a new car. See if they have any money available for additional credit.

Both Sam and Linda work full-time. Each brings home $1,200 a month.

Monthly expenditures for the Stokeses include $245 for food, $700 for house payments (the house was bought with a mortgage loan), and $35 for the telephone. Monthly medical insurance for the two costs another $100. To maintain their one new car, the Stokeses must only spend about $10 per month. Their used car requires more maintenance, costing them another $30 each month. Monthly gas expenses for the two cars averages $55. To run electricity and gas in their new house, Sam and Linda pay an average of $300 a month. The city also charges them $35 a month for services. In addition, the couple has a dog and a cat. To feed the two animals costs $30 a month.

Monthly payments on personal loans include the house payment (already given) and $290 for the new car. They are also paying $120 a month for the used car. To buy new clothes for work, the Stokeses have charged $390 on retail credit cards. To furnish their house, they have charged another $2,000 on credit cards. Sam and Linda try to pay about $65 a month for the credit card bills.

Annual expenses for the Stokeses include taxes (already taken from their paychecks), auto insurance of $750, and medical/dental bills of $150. The Stokeses are also paying off school loans. They pay $125 per month (or $1,500 each year). The Stokeses have not budgeted for a vacation this year. Instead, they spend a little extra on entertainment—having friends over and going out to eat each week. Their yearly entertainment costs average $1,000. The Stokeses must also vaccinate their two pets each year. The vaccinations cost $90. With a new home and two cars, unexpected maintenance expenses for the Stokeses average $850 a year. The animals seem to need extra care, too, which costs another $250.

List the Stokeses' expenses under "Case Study 2." Then, under E., write how much income they would have available each month for additional credit payments. Use the following space for calculations.

Calculations:

2. Can Sam and Linda afford more credit? If they can, explain how much more money they could commit to credit each month. If they cannot afford more credit, explain why.

____

____

____

____

____

____

____

____

ANSWERS TO HANDOUT 3

	Case Study:	1	2	
A. First, total the monthly income:				
Person's take-home pay		$1,000	$1,200	
Spouse's take-home pay		500	1,200	
Other income	(Sat.: 2 x $100)	200		
	(Gifts: $500/12)	41.67		
Total of A.		1,841.67	2,400	
B. Next, total the monthly expenditures:				
Food		$275	$45	
Rent/mortgage		350	700	
Utilities	($112 + $75)	187	300	
Telephone		47.50	35	
Insurance (car, life, medical, other)		150	100	
Car expenses		40	95	(10+30+55)
Other expenses	(Town)	25	35	(City)
	(Bus)	20	30	(Pets)
	(Child care, diapers)	200		
Total of B.		1,294.50	1,540	
C. Next, total monthly payments on all current debts:				
Personal loans		$140	$410	(290+120)
Charge accounts and other credit payments		45	65	
Total of C.		185	475	

D. **Next, total annual expenses and divide by 12 for monthly total:**

	Case Study:	**1**	**2**	
Taxes				
Insurance (not paid monthly) (Car)		$450	$750	(Car)
Medical/dental bills	($150 + $75)	225	150	
School costs		1,200	1,500	
Clothing		375		
Entertainment		480	1,000	
Vacation	(2 x $200)	400		
Other			90	(Vaccinations)
"Unexpected Other"				
	(Medical)	200	850	(Cars)
	(Appliances)	150	250	(Pets)
	(Car)	175		
Annual Total		3,655	4,590	
Monthly Total D. (Divide annual total by 12)		304.58	382.50	

E. **Monthly income available for credit payments:**

A-B-C-D=E

Case Study 1: $(1,841.67 - 1,294.50 - 185 - 304.58)= **$57.59**

Case Study 2: $(2,400 - 1,540 - 475 - 382.50) = **$2.50**

1. The Smiths probably cannot afford more credit. They could save their extra monthly money or use the money to pay off current debts.
2. The Stokeses cannot afford more credit. They should reduce their current expenses and work on reducing their debt.

EXAMPLE: Spend less on entertainment

OBJECTIVE 1

Match terms associated with credit and loans to their correct definitions.

- **Annual Percentage Rate (APR)**—Annual charge on credit or loan stated as a percentage; rate paid per dollar per year on the amount of money borrowed

  NOTE: An APR is to credit and loans what price per pound is to meat. The prices per pound listed on meat packages in a grocery store help consumers decide which types of meat and which package sizes are cheapest per pound. In a similar way, APRs allow a borrower to compare different loans or types of credit (even if they are for varying amounts and lengths of time) to decide which is cheaper per dollar borrowed.

  EXAMPLE: A loan with an APR of 10 percent is cheaper per dollar than a loan with an APR of 15 percent.

- **Bank credit card**—Plastic card issued by banks, savings and loan associations, and credit unions; allows card holders to charge goods and services at most businesses

  EXAMPLES: MasterCard, VISA

  NOTE: Affinity credit cards are a popular type of bank credit card. An affinity card is normally a MasterCard or VISA imprinted with the logo of a particular organization. An affinity card is created when the issuing bank makes an agreement with a particular organization. The agreement allows the bank to print the organization's logo on the credit card and to obtain the organization's mailing list of members. The bank uses the card as a marketing tool—encouraging members of the organization to apply for and use the affinity card. In return for allowing the bank to use its logo and mailing list, the organization receives some of the income the bank makes from the affinity card. Examples of affinity cards are those established for the Oklahoma State University Alumni Association, Oklahoma Farm Bureau, Oklahoma Trial Lawyers Association, and the Oklahoma Vocational Association.

- **Charge**—To purchase an item without paying cash at the time of the sale

- **Consumer**—Individual who buys and uses goods and services

- **Consumer credit**—Credit used by consumers

- **Credit**—System based on financial trust; allows payment at a later date

- **Credit bureau**—Agency that records credit transactions and compiles credit histories; sells information on credit records to potential creditors and lenders

  NOTE: Clients of credit bureaus include banks, credit card agencies, finance companies, and retailers. Credit bureaus keep records on consumers' debts, how often the debts are repaid, and the amount of each payment.

- **Credit limit**—Maximum amount of money a lender gives to an individual in a credit agreement

- **Creditor**—Business or individual offering credit to others

- **Credit rating**—Evaluation of an individual's record of payment

  NOTE: An individual's credit rating largely determines whether that person will be given credit and how much credit that individual will be granted. Credit bureaus usually do not do credit ratings. The bureaus normally provide credit records, and let their clients, such as banks, rate the individual applying for credit.

- **Credit record**—File at a credit bureau that shows an individual's income, employment background, financial worth, and history of paying debts

  NOTE: Another name for credit record is credit history. A bad credit record can follow someone for up to 10 years. Someone's credit rating is based on evaluation of that person's credit record.

- **Creditworthiness**—Evaluation of an individual's willingness and ability to repay a debt; based on credit rating and credit record

- **Debt**—Money an individual owes and promises to repay

  NOTE: A debt may be an obligation other than money.

- **Finance charge**—Amount of money used to pay for privilege of having credit; includes interest and sometimes other fees

  EXAMPLES: Annual user's fee, insurance fee

- **Finance company**—Business that makes loans to individuals and/or other businesses
- **Lender**—Person or institution that loans money to others

  EXAMPLES: Banks, finance companies, retail outlets
- **Maturity date**—The date a credit or loan obligation is supposed to be paid
- **Principal**—Amount of money borrowed; does not include interest or finance charge
- **Retail credit card**—Plastic card provided by a specific business; allows card holders to charge goods and services only at that business

  EXAMPLES: Sears, Dillard's, Texaco, Conoco
- **Travel-and-entertainment credit card**—Plastic card issued by a specific credit card agency; allows card holders to charge goods and services at participating businesses; primarily used for travel, recreation, and entertainment expenses; card holders must pay all charges upon being billed

  EXAMPLES: Diners' Club, American Express, Carte Blanche

OBJECTIVE 2

Name types of consumer credit.

Consumer credit is commonly divided into three different types. Each type can fill different consumer needs and wants. The three types include the following:

- **Cash loans**—Used to borrow money

  EXAMPLES: Used to buy a car, finance an education, buy furniture

- **Sales credit**—Used to buy goods

  EXAMPLES: Regular (noninstallment) charge account—Paying a particular business in full each month

  Revolving charge account—Choice of paying a particular business in full each month or spreading payments to that business over a certain amount of time

  Installment account—Charging expensive items and paying according to a schedule

  Credit charge account—Type of revolving charge account that involves use of a credit card

- **Service credit**—Used to purchase a service

  EXAMPLES: Doctor, dentist, utility services; overdraft protection on a checking account

OBJECTIVE 3

Name sources of consumer credit.

Before someone can use credit, that person needs to know where to go to obtain credit. After learning what credit sources are available, a consumer should shop for the lender with the best reputation and rates. Sources of consumer credit include the following:

- Commercial bank
- Mutual savings bank
- Credit union
- Savings and loan association
- Life insurance company

- Finance company

  NOTE: **Finance companies are also called consumer finance companies, personal finance companies, and small-loan companies. Finance companies commonly charge interest rates that are two to three times higher than interest rates banks charge. Interest rates are higher because finance companies often lend to people who lack a credit history, have inadequate collateral, or have poor credit histories and therefore cannot obtain loans from banks, savings and loan associations, or credit unions. Many states have laws regulating how much interest finance companies can charge and the amount of money they can loan. Finance companies regulated by state laws are called licensed lenders. Before borrowing money from a licensed finance company, a consumer would be wise to check the laws in his or her state to determine what the legal limits on interest rates and loan amounts are.**

- Retail merchant

- Private lender

  EXAMPLES: Family, friends

- Pawnbroker

  NOTE: A pawnbroker is someone who lends money with interest in exchange for property left with the pawnbroker for security.

- Loan shark

  CAUTION: **Loan sharks are individuals or businesses that operate illegally and charge people extremely high interest rates for loans. According to some studies, the lowest rate normally charged by these illegal lenders is 120 percent a year. Rates commonly range as high as 500 percent annually and have exceeded 2,000 percent a year. Loan sharks do not abide by state lending laws and are usually affiliated with "organized crime." Loan sharks should never be used as lenders—even under the worst circumstances. Loan sharks may use violence to collect outstanding loans.**

OBJECTIVE 4 **List advantages and disadvantages of using consumer credit.**

Consumer credit can give or take away. If used wisely, consumer credit gives an individual the freedom to manage his or her money in a variety of ways. If used irresponsibly, consumer credit takes away an individual's financial freedom and replaces that freedom with a heavy load of debt.

To avoid irresponsible credit use and its consequences, an individual should carefully consider the following advantages and disadvantages of using credit:

Advantages

- Permits consumer to take advantage of bargains
- Allows consumer to use goods and services while paying for them

  EXAMPLES: Electricity, gas, phone services

- Allows consumer to meet financial emergencies
- Helps consumer make purchases that are part of a long-range financial plan

  EXAMPLES: Education, car, furniture

  NOTE: Many people have trouble saving enough money in advance to make major purchases. In this instance, credit is a type of forced savings plan to reach a worthwhile goal.

- Establishes consumer's credit rating
- Helps consumer simplify recordkeeping and budgeting

  NOTE: Credit receipts and statements provide a convenient record of annual expenses that can help with recordkeeping, budgeting, and computing taxes.

- Helps consumer who needs to return merchandise

  NOTE: After returning something bought with credit, the charge for the merchandise is deleted from the consumer's credit account. No cash has to change hands. The monthly credit card statement also provides the buyer who loses store receipts with a backup method of proving he or she bought an item at a particular place.

- Eliminates consumer's need to carry large amounts of cash

Disadvantages

- Commits future income that must be used to pay debt
- Causes confusion if credit contracts and terms are difficult to understand
- Increases cost of most items
- May encourage attitude of wanting to have things NOW
- May encourage impulse buying

  NOTE: Impulse buying, also called buying on the "spur of the moment," is purchasing without planning.

- May tempt consumer to spend more money than he or she can afford
- Contributes to poor credit rating if borrower does not pay bills when they are due

  NOTE: Companies may not post a credit payment until the day after it is received. To make sure credit payments are received and posted by their due dates, a borrower should mail or submit payments several days before they are due.

OBJECTIVE 5

List sound consumer-credit practices.

The following are practices a consumer can use to avoid having credit problems:

- Be selective in using credit.

  NOTE: Being selective means trying not to use credit on nonessential items or on items or services that last a short time.

- Plan ahead.
- Keep debts in line with income and ability to repay.
- Shop for credit, and select a dependable lender.
- Be businesslike, honest, and fair in credit dealings.

OBJECTIVE 6

Match terms associated with personal loans to their correct definitions.

Personal loans are usually the "cash loan" type of credit. People who take out personal loans are borrowing cash from a lender in order to pay for a service or item. Before taking out a personal loan, a borrower should be familiar with certain terms associated with personal loans. These terms include the following:

- **Collateral**—Property used as security for a loan

  EXAMPLES: Personal property already owned—such as automobiles, homes, furniture, land, livestock, bonds, insurance policies

- **Compound interest**—Charges made on both the unpaid balance and any unpaid interest

  NOTE: Interest is normally compounded daily, monthly, quarterly, or yearly.

- **Cosigner**—Person who signs a loan contract along with the individual applying for the loan; agrees to pay back loan if person applying for loan does not make payments
- **Interest**—Charges made for use of borrowed money
- **Loan**—Lending with the expectation of receiving full payment from the borrower, often with interest
- **Personal loan**—Loan made to an individual instead of to a business
- **Principal**—Original or remaining amount of money owed; does not include interest or other charges
- **Repossess**—Lender taking back an item bought with a loan because borrower did not pay on time
- **Simple interest**—Charges made on the unpaid principal balance

  NOTE: Interest is usually calculated on the unpaid balance each month.

OBJECTIVE 7

Match types of personal loans to their correct descriptions.

Different kinds of personal loans are available to consumers. This objective pinpoints the most common types. As with any type of credit, a personal loan is granted only to those who are creditworthy (willing and able to repay).

- **Check credit loan**—Offered by banks whereby consumer can receive a loan simply by writing a check

  EXAMPLE: The borrower may write a check for $50 more than he or she has in a checking account, and the bank automatically makes a loan of $50 to cover the check.

  NOTE: This is sometimes called overdraft protection.

- **Collateral loan**—Legal title or claim to an item purchased is held as security by the lending institution until the loan for the item is paid in full

- **Consolidated loan**—Money borrowed to pay several debts at once

- **Credit card loan**—Using a bank credit card to finance a purchase or receive cash

- **Demand loan**—Short-term loan which is repaid in installments or is repaid in full at the end of the designated time period

  NOTE: The loan is usually for less than one year.

- **Education loan**—Financing for postsecondary education expenses with repayment usually delayed until after graduation

  NOTE: Expenses covered by the loan may include tuition and books.

- **Home improvement loan**—Special loan for increasing value of a residence

  EXAMPLES: Adding a room, putting on a new roof

- **Life insurance loan**—Loan based on the cash value of a life insurance policy

- **Mortgage loan**—Loan made to buy real estate with the property used as collateral

  EXAMPLES: FHA-insured loan—Insured by the Federal Housing Authority

  VA-guaranteed loan—Available for eligible veterans; the Veterans' Administration guarantees part of the loan

  Conventional loan—Given by a bank

- **Secured personal loan**—Loan granted to an individual and secured with collateral that is safe and will not lose dollar value

  EXAMPLES: Collateral could be vehicles, property, houses

  NOTE: The amount of the loan will be less than the market value of the collateral.

- **Unsecured personal loan**—Loan given to an individual with a good credit rating; individual's signed promise to repay is the only collateral

  NOTE: This is sometimes called a signature loan.

TYPES OF SALES CREDIT

INTRODUCTION

Sales credit can be tailored to meet the needs of a consumer. Following are three kinds of credit commonly used by consumers:

REGULAR (NONINSTALLMENT) CHARGE ACCOUNT

- Purchases paid for in a certain amount of time (such as 30, 60, or 90 days)
- Billing usually every 20 to 25 days
- No extra charge (finance charge) added unless payment is made after billing due date
- Typical of accounts offered by utilities, phone companies, and doctors

REVOLVING CHARGE ACCOUNT

- Offered by most creditors issuing credit cards
- Basis for maximum line of credit is consumer's credit record and income
- Provides option of paying the balance in full at each billing statement or spreading payments over time
- Must make regular minimum payments, often monthly, on balance owed
- Interest charged on unpaid balance
- Regular billing, often monthly or every 20 to 25 days
- Allows new purchases to be added up to the credit limit

INSTALLMENT ACCOUNT

- Usually available at banks and retail outlets
- Generally used for large purchases like appliances, furniture, and vehicles

- User signs contract, agreeing to make regular payments over a certain period of time
- Down payment usually required
- Creditors may repossess merchandise if payments not made on time

CONSUMER CREDIT LAWS

INTRODUCTION

Congress has passed several laws to protect consumers who use credit. Knowing about these laws can help consumers defend themselves if a credit problem ever arises.

TRUTH-IN-LENDING

- This law was passed in 1969. It requires that creditors tell consumers how much principal, interest, and other fees the consumer must pay for using credit.

FAIR CREDIT REPORTING ACT

- Congress passed this act in 1971. It permits consumers to look at and correct their credit records. According to this act, consumers have the right to require that credit bureaus send corrected credit records to any creditors that received the wrong information from those bureaus.

EQUAL CREDIT OPPORTUNITY ACT

- Passed in 1975, this act restricts creditors from denying people credit based on their sex, race, national origin, religion, marital status, age, or because they receive some kind of public aid. Creditors can deny people credit only for financial reasons.

FAIR CREDIT BILLING ACT

- Passed in 1975, this act outlines steps consumers can take to solve credit-billing problems.

FAIR DEBT COLLECTION PRACTICES ACT

- Congress passed this act in 1978 to prevent creditors from using unfair pressure and practices to collect debts from consumers. Under this law, creditors cannot call consumers late at night or early in the morning, threaten consumers, or tell consumers lies about what will happen if a debt is not paid.

DO'S AND DON'TS OF USING CREDIT

INTRODUCTION

Before a consumer decides to use credit, he or she should set up a list of guidelines to follow when using credit. The following list of do's and don'ts is a good place to start.

DO'S

- Do shop around. Find out where you will pay the least for credit as well as for the item you are buying.
- Do get a written contract that tells you all the terms and conditions of the credit transaction.
- Do understand what you sign.
- Do make the biggest down payment you can. Then your other payments will be smaller. You will pay less interest.
- Do pay your bills when they are due.
- Do pay off what you owe as soon as you can.
- Do use credit only after you have planned how you will meet the payments.
- Do report to creditors if you find that you cannot make your payment.
- Do use credit only if you have a steady job and you are sure of your job.
- Do use credit if using it helps to spread out a large expense so it will fit into your spending plan.
- Do take plenty of time to consider a credit purchase—it will take you plenty of time to pay for it.
- Do protect your credit rating.
- Do use your credit wisely. It is money.

DON'TS

- Don't buy on time if you don't have to.
- Don't buy things you don't need.
- Don't buy more than you need.
- Don't buy "on time" unless having the item is worth the extra cost. Buying "on time" costs money.
- Don't buy "on time" unless you know you will have enough money to make every payment.
- Don't buy on credit at places that have high finance charges.
- Don't borrow money from an illegal lender.
- Don't be late with payments.
- Don't panic if you get into credit trouble. Seek help.

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SIX C'S OF CREDIT

INTRODUCTION

Creditors often consider six factors when deciding whether to give an individual a loan or to extend credit. These six factors, each of which begins with the letter "c," are called the "Six C's of Credit."

- **Capacity**—Determined by capacity, or ability, to pay based on present and future income and current financial situation

- **Capital**—The kinds of financial resources a borrower has

  EXAMPLES: Life insurance policy, savings account, expensive household item such as a stereo

- **Character**—Determined by financial history, honesty, reliability, and willingness to pay for debt

- **Collateral**—Possessions used as security for debt; must be of enough value to pay for the debt if the borrower fails to pay

- **Common sense**—Determined by how potential borrower has used credit in the past

  NOTE: Credit should be used wisely.

- **Conditions**—Terms of the credit must be agreeable to the lender and borrower

NAME ______________________________

MY POSITION IS

INTRODUCTION

People differ in their beliefs about the use of credit. These beliefs can determine whether people use credit to their advantage or disadvantage. A credit consumer should know beforehand how he or she believes credit should be used. Based on that knowledge, the consumer can work toward developing sound credit views and wise credit habits.

DIRECTIONS

A continuum of positions people may take on using credit are listed below. After reading all the positions, choose the one that comes closest to your beliefs about credit. Be prepared to explain in class why you chose that position.

CONTINUUM

1. I *ALWAYS* pay cash. I have never used credit cards, and I don't intend to. Furthermore, no one else in my household is allowed to use them either. Credit cards are ruining this country.
2. I am afraid credit cards have gone much too far. You can buy *ANYTHING* with them these days. We do not use them because the temptation is too great to "buy now . . . pay later." I do not think other people should use them either.
3. I do not care to use credit cards. I prefer to pay cash. If other people want to use credit cards, that is their choice.
4. I have no opinion either way. What is all the excitement about?
5. I use credit cards, but only in emergencies . . . for instance, if I am on a trip and run out of money.
6. I think credit cards are so helpful, especially for sales or when shopping out of town. I would not be able to take advantage of January white sales if I did not have my credit cards.
7. Credit cards are the greatest things invented!! Throw away the money and just let us have our credit cards. I love them!!

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NAME ______________________________

EVALUATE PERSONAL CREDIT RATING

INTRODUCTION

Because an individual's credit rating is valuable, that person should understand general principles of what a credit rating is and how it is calculated. A credit rating is normally determined through a series of three steps. First, a person fills out a credit or loan application. Second, the creditor (the business from which the person wants to borrow) asks a credit bureau for its record of the person's credit history. Finally, the creditor reviews the person's application and credit record to determine if that individual is a good credit risk. Someone is a good risk if the creditor believes the person can and will repay the borrowed money.

Two basic methods are used to determine how much of a credit risk someone is. In a *point* system, the individual's credit rating is calculated on how many points that person earns, based on the person's credit application and credit history. Another system is based on *ratings*. By looking at how and when an individual pays back credit, a creditor gives that person a rating of excellent, good, fair, or poor. For example, if an individual pays his or her bills regularly and before the due dates, that person would receive an excellent rating. If that individual misses payments on a regular basis, he or she would receive a poor rating.

DIRECTIONS

Evaluate your personal credit rating based on a sample point system. Decide and circle how many points you should receive for each category listed. Then, total the points to find your score and rating.

Your income per week	**Points**
Under $100	0
Spouse employed and earning wages	50
$101 to $200	150
More than $200	200

Length of time on job

Less than a year	0
One to four years	100
Four to ten years	150
More than ten years	250

Credit experience

Unfavorable credit references	-100
None	0
Favorable for six months (one source)	250
Favorable for six months (another source)	100
Good record from previous loans from bank	100

Down payment you can make

0 to 10%	0
10 to 33% (one-third)	100
More than 33%	200

Total ____________

NOTE: A score of 600 will usually get you small loans.

How did you rate?

What is your weakest area? ______________________________

____

What is your strongest area? ______________________________

____

What did this teach you about credit ratings? ________________

____

____

____

____

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____

ACTIVITY SHEET 3 | **CREDIT AND LOANS** | **C II**

NAME ______________________________

COMPLETE A CREDIT CARD APPLICATION

INTRODUCTION

A person with a credit card must have a dependable way to pay back credit. A company that issues credit cards finds out if someone can afford credit by having that person fill out a detailed credit card application. On that application, the creditor (the company issuing the credit card) will want to know if the person has a job that will allow the person to make credit payments. The creditor will also want to know if the applicant (the person applying for the credit card) has other loans that could make paying back a credit card bill difficult or impossible. To be sure that the applicant is creditworthy, the creditor will also want references (people who know the applicant). These references can tell the company if the applicant is responsible enough to pay back credit loans. The creditor will also want detailed information about any co-applicants (other people who will use that same credit card account).

Information from a completed application can then be sent to a credit bureau. The bureau will give the creditor the applicant's credit history. Using both the application and the history, the creditor can decide if the applicant has a good or bad credit rating. Someone with a good credit rating could be trusted with one of the company's credit cards. Someone with a bad credit rating could not be trusted and will not be given a card.

In this assignment, you will become familiar with a sample credit card application. By filling out this application, you will become aware of what general information most creditors need to know when you apply for one of their credit cards.

DIRECTIONS

Fill out the following credit card application with information about yourself. If you ever apply for a credit card, you will be asked to fill out an application form similar to the one in this activity.

SAMPLE CREDIT CARD APPLICATION

BANK USE ONLY ☐☐☐☐☐ ☐☐☐☐ ☐

PLEASE TELL US ABOUT YOURSELF

First Name (Please Print)	Middle	Last Name	Social Security Number	Date of Birth	
Address	City/State	Zip	How Long?	Telephone	
Previous Address	City/State	Zip	How Long?	U.S. Citizen? Yes ☐ No ☐	
Nearest Relative Not Living With You	Address	City/State/Zip	Telephone	Relationship	# of Dependents

EMPLOYMENT INFORMATION

Current Employer	How Long?	Telephone	
Address	City/State	Position	Monthly Salary
Former Employer (or School Attended)	How long?	Telephone	Additional Income*

FINANCIAL INFORMATION

Bank or Financial Institution	Address	City/State/Zip	How Long?		
Mortgage Holder or Landlord	Own ☐	Rent ☐	Monthly Payment	Checking Acct No.	Savings Acct No.

CREDIT REFERENCES

Name	City/State/Zip	Account No.	Payment
Name	City/State/Zip	Account No.	Payment
Name	City/State/Zip	Account No.	Payment

CO-APPLICANT INFORMATION (Must be completed to open a joint account)

First Name (Please Print)	Middle	Last Name	Social Security Number	Date of Birth
Current Employer	How Long?	Telephone		
Address	City/State	Position	Monthly Salary	
Former Employer (or School Attended)	How long?	Telephone	Additional Income*	

*Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis of repaying this obligation.

I (WE) GIVE THE ABOVE INFORMATION FOR THE PURPOSE OF OBTAINING CREDIT. YOU ARE AUTHORIZED TO CHECK MY (OUR) CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME (US). YOU MAY REQUEST A CREDIT REPORT ON ME (US) AND IF I (WE) ASK, YOU WILL TELL ME (US) THE NAME AND ADDRESS OF THE CONSUMER REPORTING AGENCY THAT FURNISHED IT. IF YOU REVIEW, UPDATE, OR EXTEND MY (OUR) LINE OF CREDIT, YOU MAY REQUEST A NEW REPORT WITHOUT TELLING ME (US). I (WE) AGREE TO BE BOUND BY THE TERMS SET FORTH IN THE CHARGE CARD AGREEMENT. I (WE) ACKNOWLEDGE RECEIPT OF THE STUDENT NATIONAL BANK AND TRUST COMPANY "TRUTH-IN-LENDING" DISCLOSURE STATEMENT.

x
Applicant Signature Date

x
Co-Applicant Signature Date

NAME ______________________________ SCORE ________

OBJECTIVE 8 **Calculate the cost of credit/loans.**

INTRODUCTION The cost of credit is the difference between an item's "cash price" and "credit price." The credit price depends on the interest rate, how long someone takes to repay, and whether there are additional charges for getting the credit. Credit costs usually increase with higher interest rates, longer time payments, and additional charges. Credit costs also vary with the lender.

Usually, interest rates are the part of credit that add the most to the cost of credit. For example, interest rates on many credit cards range from 18 to 20 percent. If items bought with a credit card are not paid in full within a certain amount of time, often within a month, the person who charged the items will have to pay that 18 to 20 percent annual percentage rate (APR). An individual needs to understand that the interest rate will increase the amount of the credit debt. Each month that the balance on that credit card is not paid in full, interest is charged and added to the total amount owed.

DIRECTIONS Knowing how to calculate credit costs can help you avoid the trap of borrowing more money than you can afford to repay. Practice calculating the cost of credit and loans by answering the five problems in this assignment.

You will need to use two formulas to calculate the cost of credit/loans.

To calculate interest costs on a loan, use the following formula:

PRINCIPAL x INTEREST RATE x TIME = INTEREST COST

To convert an interest rate from a percent to a decimal number that can be used in an equation, move the decimal point to the left two spaces: 15 percent = .15

EXAMPLE: Linda has borrowed $1500.00 for one year with a 14 percent interest rate. This money will be used to help pay for a used car.

$1500.00 x .14 x 1 = $210.00 interest cost (or the cost of the loan)

To calculate interest cost on time payments, use the following formula:

MONTHLY PAYMENTS x NUMBER OF PAYMENTS - ORIGINAL PRICE = INTEREST COST

EXAMPLE: Bob's monthly payments for a new ten-speed bike are $24.00 for 10 months. The original price of the bike is $200.00.

$24.00 x 10 = $240.00 total cost

$240.00 - $200.00 = $40.00 interest cost (or the cost of the credit/loan)

Use the two formulas to solve the following five problems:

1. Susan wants to buy a new stereo system. She borrows $500.00 for one year at 16 percent annual interest to pay for the stereo. What are the interest costs for this loan?

   Show calculations in the space below.

   Answer: ____________________

2. Troy has taken out a loan of $250.00 to pay for parts to repair his car. He has six months to pay back the loan. Annual interest on the loan is 12 percent. What are the interest costs for this loan?

   Show calculations in the space below.

   Answer: ______________________

3. Rhonda has saved $400.00 to buy new bedroom furniture. The bedroom set she likes has just gone on sale, but Rhonda needs $700.00 to pay for the furniture. To take advantage of the sale, Rhonda would like to use what she has saved and borrow the remaining $300.00 to pay for the furniture while it is still on sale. She is able to take out a $300.00 loan for seven months at 17 percent annual interest. What are the interest costs for this loan?

   Show calculations in the space below.

   Answer: ______________________

4. Ken borrowed $2100.00 to pay for school tuition and books. Now that he has graduated, he must start paying back the loan. Monthly payments are $208.09 for 11 months. What are the interest costs on this education loan?

   Show calculations in the space below.

   Answer: ________________________

5. Janice has enrolled in a summer camp for musicians. She borrowed $550 to pay for her tuition, room, and board. When she returns from the training camp, she takes a part-time job to help her make 10 monthly payments. Each payment is $61.05. What are the interest costs on this loan?

   Show calculations in the space below.

   Answer: ________________________

CREDIT AND LOANS

ASSIGNMENT SHEET 1

1. $500.00 x .16 x 1 (or 12/12) = $80.00
2. $250.00 x .12 x .50 (or 6/12) = $15.00
3. $300.00 x .17 x .58 (or 7/12) = $29.58
4. ($208.09 x 11) - $2100.00 = $188.99
5. ($61.05 x 10) - $550 = $60.50

WRITTEN TEST

CREDIT AND LOANS

C II

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with credit and loans to their correct definitions. Write the correct letters in the blanks. Terms and definitions are continued on the next page.

____ 1. Maximum amount of money a lender gives to an individual in a credit agreement

____ 2. Individual who buys and uses goods and services

____ 3. Plastic card issued by banks, savings and loan associations, and credit unions; allows card holders to charge goods and services at most businesses

____ 4. Amount of money borrowed; does not include interest or finance charge

____ 5. Evaluation of an individual's willingness and ability to repay a debt; based on credit rating and credit record

____ 6. Business that makes loans to individuals and/or other businesses

____ 7. Annual charge on credit or loan stated as a percentage; rate paid per dollar per year on the amount of money borrowed

____ 8. To purchase an item without paying cash at the time of the sale

____ 9. System based on financial trust; allows payment at a later date

____ 10. Business or individual offering credit to others

____ 11. Plastic card provided by a specific business; allows card holders to charge goods and services only at that business

a. Annual Percentage Rate (APR)

b. Bank credit card

c. Charge

d. Consumer

e. Consumer credit

f. Credit

g. Credit bureau

h. Credit limit

i. Creditor

j. Credit rating

k. Credit record

l. Credit-worthiness

m. Debt

n. Finance charge

o. Finance company

p. Installment

q. Lender

r. Loan shark

s. Maturity date

t. Monthly Percentage Rate (MPR)

___12. The date a credit or loan obligation is supposed to be paid

___13. Money an individual owes and promises to repay

___14. File at a credit bureau that shows an individual's income, employment background, financial worth, and history of paying debts

___15. Credit used by consumers

___16. Person or institution that loans money to others

___17. Amount of money used to pay for privilege of having credit; includes interest and sometimes other fees

___18. Evaluation of an individual's record of payment

___19. Agency that records credit transactions and compiles credit histories; sells information on credit records to potential creditors and lenders

___20. Plastic card issued by a specific credit card agency; allows card holders to charge goods and services at participating businesses; primarily used for travel, recreation, and entertainment expenses; card holders must pay all charges upon being billed

u. Mortgage loan

v. Principal

w. Retail credit card

x. Travel-and-entertainment credit card

OBJECTIVE 2 **Name types of consumer credit.**

OBJECTIVE 3 Name five sources of consumer credit.

OBJECTIVE 4 List two advantages and two disadvantages of using consumer credit.

Advantages

Disadvantages

OBJECTIVE 5 List four sound consumer-credit practices.

OBJECTIVE 6

Match terms associated with personal loans to their correct definitions. Write the correct letters in the blanks.

____1. Original or remaining amount of money owed; does not include interest or other charges

____2. Property used as security for a loan

____3. Charges made on both the unpaid balance and any unpaid interest

____4. Charges made on the unpaid principal balance

____5. Lending with the expectation of receiving full payment from the borrower, often with interest

____6. Lender taking back an item bought with a loan because borrower did not pay on time

____7. Person who signs a loan contract along with the individual applying for the loan; agrees to pay back loan if person applying for loan does not make payments

____8. Loan made to an individual instead of to a business

____9. Charges made for use of borrowed money

a. Business loan

b. Collateral

c. Compound interest

d. Cosigner

e. Interest

f. Lender

g. Loan

h. Personal loan

i. Principal

j. Repossess

k. Retail merchant

l. Simple interest

OBJECTIVE 7 **Match types of personal loans to their correct descriptions.** Write the correct letters in the blanks.

____ 1. Loan made to buy real estate with the property used as collateral

____ 2. Offered by banks whereby consumer can receive a loan simply by writing a check

____ 3. Short-term loan which is repaid in installments or is repaid in full at the end of the designated time period

____ 4. Loan given to an individual with a good credit rating; individual's signed promise to repay is the only collateral

____ 5. Special loan for increasing value of a residence

____ 6. Using a bank credit card to finance a purchase or receive cash

____ 7. Loan granted to an individual and secured with collateral that is safe and will not lose dollar value

____ 8. Loan based on the cash value of a life insurance policy

____ 9. Financing for post-secondary education expenses with repayment usually delayed until after graduation

____ 10. Money borrowed to pay several debts at once

____ 11. Legal title or claim to an item purchased is held as security by the lending institution until the loan for the item is paid in full

a. Check credit loan
b. Check register loan
c. Collateral loan
d. Consolidated loan
e. Credit card loan
f. Demand loan
g. Education loan
h. Finance loan
i. Home improvement loan
j. Life insurance loan
k. Mortgage loan
l. Passbook loan
m. Secured personal loan
n. Unsecured personal loan

NOTICE The following assignment sheet is not a part of the written test. If the assignment has not been completed, check with the instructor.

OBJECTIVE 8 **Calculate the cost of credit/loans.** SCORE ________

WRITTEN TEST ANSWERS

CREDIT AND LOANS

C II

OBJECTIVE 1

1. h
2. d
3. b
4. v
5. l
6. o
7. a
8. c
9. f
10. i
11. w
12. s
13. m
14. k
15. e
16. q
17. n
18. j
19. g
20. x

OBJECTIVE 2

Answer should include the following:

- Cash loans
- Sales credit
- Service credit

OBJECTIVE 3

Answer should include any five of the following:

- Commercial bank
- Mutual savings bank
- Credit union
- Savings and loan association
- Life insurance company
- Finance company
- Retail merchant
- Private lender

- Pawnbroker
- Loan shark

OBJECTIVE 4

Answer should include two of each of the following:

Advantages

- Permits consumer to take advantage of bargains
- Allows consumer to use goods and services while paying for them
- Allows consumer to meet financial emergencies
- Helps consumer make purchases that are part of a long-range financial plan
- Establishes consumer's credit rating
- Helps consumer simplify recordkeeping and budgeting
- Helps consumer who needs to return merchandise
- Eliminates consumer's need to carry large amounts of cash

Disadvantages

- Commits future income that must be used to pay debt
- Causes confusion if credit contracts and terms are difficult to understand
- Increases cost of most items
- May encourage attitude of wanting to have things NOW
- May encourage impulse buying
- May tempt consumer to spend more money than he or she can afford
- Contributes to poor credit rating if borrower does not pay bills when they are due

OBJECTIVE 5

Answer should include any four of the following:

- Be selective in using credit.
- Plan ahead.
- Keep debts in line with income and ability to repay.
- Shop for credit, and select a dependable lender.
- Be businesslike, honest, and fair in credit dealings.

OBJECTIVE 6

1. i
2. b
3. c
4. l
5. g
6. j
7. d
8. h
9. e

OBJECTIVE 7

1. k
2. a
3. f
4. n
5. i
6. e
7. m
8. j
9. g
10. d
11. c

OBJECTIVE 8

Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

INSURANCE

C III

INTRODUCTION

In today's society, people deal with the possibility of loss in four different ways. They can either avoid it, reduce it, accept it, or transfer it. Take a boat, for example. If someone were to *avoid* damaging his or her boat, that person would keep it locked in a safe place and would not use it. To *reduce* the possibility of damaging the boat, the owner might only use the boat on lakes with no hidden dangers during good weather. To *accept* the risk of damaging the boat, the owner would use the boat under all kinds of reasonable conditions but might set aside some personal savings to cover any potential damage to the boat. By setting aside his or her own savings to protect against the risk of damaging the boat, the owner is using self-insurance. To *transfer* the risk of damage, the owner would use the boat in all kinds of reasonable conditions but would turn to an outside source to help protect the boat against any risk of damage. By relying on an outside source to help protect against the possibility of damaging the boat, the owner is using insurance.

Insurance, therefore, is a type of risk management. It helps an individual manage for the possibility of loss caused by accidents, illness, death, loss of personal property, or loss of income.

This unit focuses on what kinds of things people insure, what kinds of risks threaten those things, and what types of insurance people use to protect themselves against the risks of personal and financial loss.

UNIT OBJECTIVE

After completing this unit, the student should be able to explain why insurance is used in today's society and distinguish among different types of insurance. The student will demonstrate competency by completing assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with insurance to their correct definitions.
2. List reasons people select insurance.
3. Name ways a person can be insured.
4. List factors to check when selecting an insurance company.
5. Label five types of insurance.

6. Match types of auto insurance to their correct descriptions.
7. Match types of basic health insurance to their correct descriptions.
8. Match types of health insurance programs to their correct descriptions.
9. Match types of life insurance to their correct descriptions.
10. List items which property owners may insure.
11. List types of property insurance coverage.
12. List types of package policies for insuring property.
13. List general factors that affect the cost of insurance.
14. Analyze an auto insurance application. (Assignment Sheet 1)
15. Calculate health-care costs. (Assignment Sheet 2)
16. Analyze insurance situations. (Assignment Sheet 3)

PREPARATION

- Order and check out materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lectures.
- Plan additional tasks to be covered in classroom presentations.
- Have students write the State Insurance Commissioner's Office for information on insurance.
- Invite a guest speaker to discuss insurance.
- Provide the guest speaker with unit objectives and information sheets before he or she meets with the class.
- Arrange for use of audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Design a bulletin board to present the concept of insurance as risk management. A possible format includes using pictures or construction paper cutouts of clouds and raindrops to represent risks and pictures or cutouts of open umbrellas to represent types of insurance.
- Discuss the terms and definitions associated with insurance.
- Use the game *Password* to help students learn insurance terms:
  1. Prepare ahead by writing insurance terms from Objective 1 on slips of paper.
  2. Either split the class into two teams or select two smaller teams.
     a. Each team should have a spokesperson who provides the answer to the game host.
     b. For each word, each team picks one member to be the clue giver. The clue giver switches after each word.

3. The teacher or a student acting as game host selects which word will be "passed" for each round of competition. That word is then shown to the two team members who are acting as clue givers. The clue givers respond by telling their respective teams a one-word verbal clue that will help the team come up with the answer.

4. Each side takes turns giving and guessing at clues until a team answers correctly or until the number of points for each round runs out. The teacher should alternate which team goes first with each round.

5. Points can be assessed as follows: the team guessing correctly on the first clue would receive five points; the team guessing on the second clue would receive four points; and so on until zero is reached.

6. The teacher should set limits on how long a team has to guess for each clue.

Objective 2

- To introduce the concept of insurance as risk management, generate class discussion with the following questions: What is risk? What are common risks in everyday life? How do people avoid losses from risks?

- To help students learn more about how insurance helps protect families, have students talk with their parents about the kinds of insurance their families have.

  NOTE: Some parents may believe that discussing personal financial matters with their children is inappropriate.

- Present to the class types of insurance that students may be required to have.

  NOTE: Insurance companies have different regulations regarding how long dependents may be covered on parents' insurance policies. Students might want to know when their coverages will end and when they might need their own policies.

  EXAMPLES: Insurance for students who go on field trips, participate in athletics, are no longer carried on parents' policies

- Invite an insurance agent to class to discuss how insurance companies help protect individuals from losses. Ask the insurance agent to bring brochures on insurance to pass out to the students.

- Discuss with the class reasons people may want to have insurance.

- Have students create and role play situations that demonstrate the importance of having insurance.

- Explain that having insurance does not always mean a claim will be settled exactly as the insured believes it should be settled. Claims that go to court may take years to settle.

- Use information and activities from *The Big Jump* as supplements.

Objective 3

- Generate class discussion by having students tell how to manage risk.

- Discuss with students how risk can be managed in four ways: by avoiding it, reducing it, accepting it, or transferring it.

- Tell the class how the three sources of insurance relate to risk management.

- Explain the savings associated with having insurance offered as an employee benefit. Refer to Section B, Unit I, Career Planning for Success, for more information on work and employee benefits.

Objective 4

- Ask students what kinds of factors they would check when selecting an insurance company.

- Review with the students those factors listed in Objective 4.

- Obtain a copy of an insurance company's annual report, and pass it around in class. Tell students that an annual report is one way to check how financially sound an insurance company is.

- Discuss with the class reasons people may want to have insurance.

- Have students create and role play situations that demonstrate the importance of having insurance.

- Explain that having insurance does not always mean a claim will be settled exactly as the insured believes it should be settled. Claims that go to court may take years to settle.

- Use information and activities from *The Big Jump* as supplements.

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- Explain the savings associated with having insurance offered as an employee benefit. Refer to Section B, Unit I, Career Planning for Success, for more information on work and employee benefits.

Objective 4

- Ask students what kinds of factors they would check when selecting an insurance company.

- Review with the students those factors listed in Objective 4.

- Obtain a copy of an insurance company's annual report, and pass it around in class. Tell students that an annual report is one way to check how financially sound an insurance company is.

- Have a group of students write the State Insurance Commissioner's Office, asking what kinds of rules and regulations an insurance company must follow to be licensed by the state. Have the students present the reply to their letter to the class.

  NOTE: To give the Insurance Commissioner's Office a chance to respond, the letter should be sent a few weeks before the unit is taught. The State Insurance Commissioner's Office is normally located in the state capital.

- Review with students the steps to take if an individual is involved in an auto accident. Supplement the following procedures with information from the brochures *How to File an Insurance Claim*, *10 Questions Consumers Most Frequently Ask about Auto and Home Insurance*, and/or *Oops!!*

  At the scene of the accident

  1. Stop the car and get help for the injured.

     NOTE: This means calling the police or highway patrol. Tell them how many people are hurt and what the injuries are. Police or highway patrol officers may then call for medical help. Assist those who are hurt but avoid moving anyone to prevent further injury. Assistance might include covering an injured person with blankets or coats and trying to make the person as comfortable as possible.

  2. Try to protect the accident scene so police may obtain accurate data about the accident.

  3. Do not leave the scene of the accident before police arrive.

  4. Give police any information they require.

  5. Ask the investigating officer where a copy of the police report can be obtained. This report may be needed to support a claim submitted to an insurance company.

  6. Write notes about the accident.

     NOTE: Drivers should keep a notepad and pencil in the glove compartment.

a. Get the name, address, phone number, insurance identification, and driver's license number of each driver.

NOTE: A driver who hits an unattended vehicle or object should try to find the owner. If the owner cannot be found, the driver should leave a note containing his or her name, address, and phone number on the vehicle or object.

b. Get the names, addresses, and phone numbers of passengers.

c. Get the names, addresses, and phone numbers of people who saw the accident.

d. Write down the names and badge numbers of investigating police officers and other emergency personnel.

e. Write down the license number as well as the type and model of each vehicle involved in the accident.

f. Write down details of the accident.

NOTE: Details include weather conditions and the locations of vehicles and nearby traffic signals.

7. Contact the insurance company or agent immediately.
8. Keep copies of all paperwork.

Filing a claim for a damaged or stolen vehicle

1. Call the insurance company or agent immediately.
2. Provide information the insurance company needs.
3. Keep records of expenses.
4. Save copies of all paperwork.

- Review with students the procedures for filing different kinds of insurance claims. Information from the brochures *How to File an Insurance Claim, 10 Questions Consumers Most Frequently Ask about Auto and Home Insurance*, and/or *Oops!!* will help with this activity.

Objective 5

- Have students collect cartoons showing people taking risks. Collect these cartoons and use them to generate discussion about what kinds of insurance could be used to provide protection for the people portrayed in the cartoons. Post the cartoons on a bulletin board or a wall.

- Help students distinguish between the five types of insurance with the following activity:

  1. Assign each of the five types of insurance a number

     EXAMPLE: Auto—1, health/disability—2, liability—3, life—4, property—5

  2. Have students count off consecutively, using the numbers one through five. Record each student's number.

     EXAMPLE: The first student would say, "one"; the second, "two"; the third, "three"; the fourth, "four"; and the fifth, "five." With the sixth student, start back at number one and continue having the students count from one to five until each student has a number.

  3. Have each student write a case study based on which of the five numbers he or she counted. Each case study should be one or two paragraphs long and should portray the type of accident that corresponds with the student's number.

     EXAMPLE: Students with the number one would write a case study about an auto accident.

  4. Collect case studies, and use them to generate class discussion about what kind of insurance could be used to provide protection from the accident in each study.

     NOTE: An alternative approach would be to have each student write a study in which no accident occurs but risks associated with that student's assigned insurance are present. Have the class then guess what kind of insurance would be used to insure against the risks presented in each case study.

- Have students research and report on kinds of insurance other than the five presented in this objective.

EXAMPLES: Credit insurance ensures a debt will be paid. It protects both the lender and the family of the borrower.

Marine insurance provides coverage for ships.

Title insurance protects a home buyer and/or the lender from any problems with a title to a home.

Salary protection insurance covers potential loss of income.

Legal insurance helps pay for legal and court costs.

Specialized insurance companies offer coverage for tournaments that award prizes. Large cash prizes may be offered for holes-in-one at golf tournaments or for tagged fish caught at ice-fishing contests.

- Supplement the objective with resources from the publication *Catalogue—Publications and Services of the Insurance Information Institute*.
- Use information and activities from *The Big Jump* as a supplement.

Objective 6

- Review types of auto insurance with the class.
- Use Handout 1, "Auto Insurance: What Kind of Coverage?" and answers to Handout 1 to help students understand what risk each kind of auto insurance covers.
- Have students complete Assignment Sheet 1 on analyzing an auto insurance application.
- Point out that the minimum amount of auto liability coverage required in Oklahoma might not cover medical and/or property expenses that could occur in a serious auto accident.
- Use information and activities from *The Big Jump* as a supplement.
- Supplement the objective with information from the publications *Oops!!* and/or *Own a Boat, RV, or Off Road Vehicle? Is It Properly Insured?*

Objective 7

- Assign students to read the *U.S. News & World Report* article "First, You Beat the Cancer." Ask students how this article demonstrates the importance of having health insurance. Use the article to point out what a pre-existing condition is and how this may affect someone's ability to obtain health insurance.

  NOTE: One type of pre-existing condition is pregnancy. Refer to Section D, Unit III, Pregnancy and Childbirth, for information on the costs of pregnancy.

- Ask the class if the individual, the employer, or the federal government should provide each individual with health insurance. Discuss the implications of each choice. During the discussion, point out that most people will need medical care at some time, and the costs of medical care are continuing to increase. According to the book *Money Facts for the American Consumer*, as of the late 1980s:
  - The average cost of a visit to the doctor was $35.
  - Americans visited their doctors more than one billion times each year.
  - The average cost per day in a hospital was more than $500.
  - The average length of each hospital stay was more than seven days.

- Discuss with the class each type of health insurance presented in Objective 7.

- Use Transparency Master 1, "Major Medical Insurance: Protection Against Skyrocketing Health-Care Costs," to present how an annual deductible, co-insurance, stop-loss limit, and upper limit interrelate.

- Have students complete Assignment Sheet 2 on calculating health-care costs.

- Use information and activities from *The Big Jump* to supplement discussions on basic and major medical health insurance and disability income insurance.

Objective 8

- Review with the class types of health insurance programs.

- Assign each student to research one of the types of health insurance programs and write a one-page paper explaining the program.

- In class, have students discuss what they think are the pros and cons of each type of insurance program.

- Supplement the objective with information from the publications and articles *Health Insurance: "When You Are Over 65," Health Insurance: Which Policy to Choose*, "Ouch! The Squeeze on Your Health Benefits," "What You Need to Know about 'Enhanced Benefits'" and/or "Are Companies Cutting Too Close to the Bone?"

Objective 9

- Review types of life insurance with the class.

- Use Handout 2, "Determine Life Insurance Needs," and the following activities to help students recognize the types of life insurance and how each suits different life situations.

Preparation:

1. Write each type of life insurance on three 3 x 5-inch index cards. There should be fifteen cards total.

   EXAMPLES: "Term insurance" would be written on three different cards, "whole life insurance" would be written on three cards, and so on.

2. Shuffle the cards, and put them face down on a table.

Activity I:

1. Give students a few minutes to imagine what their lives will be like in ten years.

2. Then, have each student complete a copy of Handout 2, "Determine Life Insurance Needs." Explain to students that the handouts will be used as part of a class discussion.

3. Tell students to put their completed handouts in a box.

4. Ask a student to select a handout from the box and one of the 3 x 5 insurance cards from the table. The student should then give the class a brief summary of the handout and whether the insurance coverage listed on the card would be adequate. Let other class members agree or disagree, giving reasons for their decisions.

5. During the class discussion, emphasize to students the dangers of choosing a life insurance policy without considering individual needs.

6. Allow several students to play the game.

7. Put all the handouts back in the box.

Activity II:

1. Have each student draw a handout from the box. Each student will act as a life insurance agent, recommending the kind of insurance that would best suit the situation described on the handout.

2. Assign the students to write their recommendations for insurance coverage and their reasons for the recommendations on separate sheets of paper. The students should sign their recommendations and attach them to the handouts.

3. Collect the handouts and attached recommendations, and return them to their original owners.

4. Have students meet with their "agents" to discuss the recommendations for insurance that were made. Some time limits will have to be set so that each student can play the roles of "agent" and "client."

- Use class discussions on life insurance and providing for one's beneficiaries to describe trusts. Explain that a trust relates to life insurance in that both provide financial security for family members. Explain that a trust is a legal document which controls how a person's money and/or property will be managed. The trust may be in existence either after the person dies (testamentary trust) or while the person is still alive (living trust). The money and/or property listed in a trust may be given to people and/or institutions. Trusts may be revocable or irrevocable. Revocable trusts may be changed or terminated by the person who set up the trust. Irrevocable trusts may not be changed once they are established. Terms associated with trusts are trustee, testator, and issue. A trustee is the person or financial institution designated to manage the trust. The testator is the creator of a will. Trusts (also called trust funds) are often administered according to instructions left in a will. An issue is a child of the testator.

- Use class discussions on life insurance to point out responsibilities that adults have in preparing for death. This preparation includes writing a will, leaving burial instructions, writing down the locations of important papers and accounts, and designating what to do with finances and personal property.

- Supplement the objective with information from the publications *A Consumer's Guide to Life Insurance* and/or *Life Insurance: How Much Do We Need?*

- Use information and activities from *The Big Jump* as supplements.

Objective 10

- Using the Information Sheet, point out the items for which property owners may need insurance.

- List examples of other kinds of property that people may insure.

  EXAMPLES: Livestock, race horses, crops

- Use the following activity to generate class discussion on how property insurance helps people manage for the risk of losing their homes and personal possessions. Give copies of *Your Household Inventory Record* to students. Have each student fill out an inventory of what is in his or her home. Ask students to complete the inventories with the help of their parents. Point out that students may also use photographs and videotapes to inventory household possessions. Labels describing each item should be included on the backs of photographs. Verbal descriptions should be included on videotapes. Suggest that people ask their insurance companies or agents which method of inventorying would be most acceptable. Inventory lists, photographs, and videotapes should be kept in a safe place, such as a safe deposit box.

  NOTE: Students should be assured that the household inventories are for their information only and will not be used in class.

- Use information and activities from *The Big Jump* as supplements.

- Supplement this objective with information from the publication *If You Rent, Could You Afford to Lose Your Personal Possessions*?

Objective 11

- Review types of property insurance with the class. Point out that the kinds of property coverage and the names for property coverage vary with insurance companies and with what the policyholder wants to insure.

- Discuss recent events that demonstrate why people have property insurance.

  EXAMPLES: Tornadoes, floods, hailstorms

- Use the publication *Insurance Facts for People Who Rent* as a supplement.

- Use Handout 3, "Parts of a Property Insurance Policy," to point out how a homeowners or renters policy is normally divided.

- Obtain a copy of a homeowners or a renters policy from a local insurance agent. On the policy, mark items to be emphasized. Then, with the permission of the insurance agent and/or company, copy the policy, distribute copies to the students, and discuss the highlighted portions in class. Point out that this activity promotes basic consumer protection: the more informed a consumer is about what he or she purchases, the more protection that consumer has.

  NOTE: Highlighted items might include the "parts" of a policy presented in Handout 3, "Parts of a Property Insurance Policy."

- Use information and activities from *The Big Jump* as supplements.

Objective 12

- Review types of package policies for insuring property.

Objective 13

- Using the Information Sheet, review with the class factors that affect the cost of insurance.

- Use Handout 4, "Auto Insurance Stumpers," and answers to Handout 4 to generate class discussion about accidents that increase the cost of auto insurance.

- Use information and activities from *The Big Jump* to focus on how students may cut auto insurance costs, a special concern for many high school students.

- Have students read the *U.S. News and World Report* article "A Crash Course in When to Come Clean." Use the article to generate class discussion on two topics: 1. how accidents cause auto insurance premiums to increase and 2. how an unreported accident could increase a driver's insurance rates, lead to that person's insurance being canceled, and/or lead to a lawsuit against the driver.

- Use Handout 5, "Auto Insurance Cost Factors," to help students distinguish between factors that increase and decrease auto insurance costs.

- Use Handout 6, "Factors That Affect the Cost of Auto, Health, Life, and Property Insurance," to point out cost factors for each kind of insurance.

- Use Handout 7, "How to Save on Insurance Costs," to point out how prospective insurance buyers can reduce their premium costs.

- Point out that some life-style habits may increase the cost of insurance.

  EXAMPLE: Someone who smokes cigarettes may pay more for life, health, and/or property insurance.

  John Hall, Director of Fire Analysis and Research for the National Fire Protection Association cited the following statistics on fires begun by lighted tobacco products (primarily cigarettes, according to Mr. Hall) in the United States in 1987 (the latest year for which statistics had been compiled):

  - Started an estimated 232,100 fires (includes only those fires reported to fire departments)
  - Caused 1,492 deaths by fire, with 95 percent of those deaths occurring in residential properties, such as houses and apartments
  - Caused 3,809 civilian injuries (civilians being people who are not firefighters)
  - Caused a direct property damage of $395 million, with three-fourths of that damage occurring to residential structures

- Supplement this objective with information from the publications *Highway Loss Data Institute Injury and Collision Loss Information, How Can I Control My Auto Insurance Costs?, Why Are My Auto Insurance Premiums Going Up?*, and/or *Why Are Some People Refused Insurance?*

APPLICATION

Objective 14

- Instruct students to complete Assignment Sheet 1 if it was not assigned earlier.

Objective 15

- Instruct students to complete Assignment Sheet 2 if it was not assigned earlier.

Objective 16

- Instruct students to complete Assignment Sheet 3.
- Supplement the objective and review the unit by using the computer software *Insurance: Sorting It All Out.*

  NOTE: This program introduces the user to types of insurance. It is divided into six segments: introduction, life insurance, car insurance, high risk, health insurance, and property insurance. It takes about 40 minutes to run and is designed for use with the Apple II family of microcomputers.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate students on assignment sheet activities, if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Computer Software

- *Insurance: Sorting It All Out*

  NOTE: Teachers may purchase the program by writing to MCE, Lawrence Productions, Inc., 1800 South 35th Street, P.O. Box 458, Galesburg, Michigan 49053-9900, or by calling 800-421-4157.

Publications

- *A Consumer's Guide to Life Insurance.* Washington, D.C.: American Council of Life Insurance, Community and Consumer Relations, n.d.

  NOTE: One free copy of this brochure is available by writing to Order Fulfillment, American Council of Life Insurance, 1001 Pennsylvania Avenue, N.W., Washington, D.C. 20004-2599, or by calling the company's toll-free number 800-423-8000.

- *Catalogue—Publications and Services of the Insurance Information Institute.* New York: Insurance Information Institute, 1989.

  NOTE: This brochure lists free and low-cost resources for consumers and the insurance industry produced by the Insurance Information Institute (III). Single copies of III leaflets are free, and several films and videotapes are available for free loan. III is a nonprofit communications, educational, and fact-finding organization that focuses on improving public understanding of the property/casualty insurance business (responsible for insuring businesses, homes, and autos). The catalogue and other III resources are available by writing to Insurance Information Institute, Publications Service Center, 110 William Street, New York, New York 10038, or by calling the III's toll-free consumer hotline at 800-221-4954.

- Fox, Karen D. *Life Insurance: How Much Do We Need?* Home Economics Fact Sheet No. T-4129. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, or by calling 405-744-5385.

- Galen, Michele. "Are Companies Cutting Too Close to the Bone?" *Business Week*, 30 October 1989, pp. 141, 144.

  NOTE: The article presents how employers may be legally liable for health-care deficiencies in that employer's Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO).

- Garland, Susan B. et al. "Ouch! The Squeeze on Your Health Benefits." *Business Week*, 20 November 1989, pp. 110-113, 118.

  NOTE: The article discusses how skyrocketing health-care costs are forcing employers to look for alternative and sometimes controversial means of providing health benefits for employees. This trend is creating tension between employees, who often believe employer-sponsored health care is a right, and employers, who are trying to cut health-care costs and shift some of the cost burden to employees.

- *Highway Loss Data Institute Injury and Collision Loss Information.* Northbrook, Illinois: Allstate Insurance Company, 1988.

- *How Can I Control My Auto Insurance Costs?* The Consumer's Guide to Insurance, No. 2. Northbrook, Illinois: Allstate Insurance Company, 1985.

- *How to File an Insurance Claim.* New York: Insurance Information Institute, 1984.

- *If You Rent, Could You Afford to Lose Your Personal Possessions?* Northbrook, Illinois: Allstate Insurance Company, 1988.

- *Own a Boat, RV, or Off Road Vehicle? Is It Properly Insured?* Northbrook, Illinois: Allstate Insurance Company, 1983.

  NOTE: This brochure presents information about types of recreational vehicle insurance.

- Silberner, Joanne. "First, You Beat the Cancer." *U.S. News & World Report*, 6 November 1989, pp. 97-99.

  NOTE: The article discusses how people recovering from cancer have a difficult time finding health and life insurance coverage.

- Sussman, Vic. "A Crash Course in When to Come Clean." *U.S. News & World Report*, 6 November 1989, p. 106.

  NOTE: The article discusses the pros and cons of reporting minor auto accidents. It also addresses the dangers people run into when they do not report accidents to their insurance companies.

- *Your Household Inventory Record.* Northbrook, Illinois: Allstate Insurance Company, 1986.

  NOTE: Allstate Insurance Company supplies *Your Household Inventory Record.* Other local insurance companies may also provide copies of inventory forms that students could use.

- *Why Are My Auto Insurance Premiums Going Up?* The Consumer's Guide to Insurance, No. 1. Northbrook, Illinois: Allstate Insurance Company, 1985.

- *Why Are Some People Refused Insurance?* The Consumer's Guide to Insurance, No. 3. Northbrook, Illinois: Allstate Insurance Company, 1985.

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BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 006	Defines	Economic terms	
	Free Enterprise 007	Defines	Economic terms	Assets
	Free Enterprise 034	Defines	Economic terms	Liability
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Free Enterprise 102	Describes/ Explains	Insurance types	Purposes
	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 3	Free Enterprise 099	Describes/ Explains	Insurance types	
OBJECTIVE 4	Free Enterprise 099	Describes/ Explains	Insurance types	
OBJECTIVE 5	Free Enterprise 102	Describes/ Explains	Insurance types	Purposes
OBJECTIVE 6	Free Enterprise 006	Defines	Economic terms	
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Free Enterprise 006	Defines	Economic terms	
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Free Enterprise 006	Defines	Economic terms	
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Free Enterprise 006	Defines	Economic terms	
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 10	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 11	Free Enterprise 099	Describes/ Explains	Insurance types	
OBJECTIVE 12	Free Enterprise 102	Describes/ Explains	Insurance types	Purposes
OBJECTIVE 13	Free Enterprise 101	Describes/ Explains	Insurance types	Costs
OBJECTIVE 14	Free Enterprise 099	Describes/ Explains	Insurance types	
	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 15	Language Arts 013	Applies/Uses	Definitions	
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 065	Computes	Multiplication	Decimals
	Mathematics 084	Computes	Subtraction	Decimals
	Mathematics 227	Solves problems	Fractions/ decimals/ ratios/percents	
OBJECTIVE 16	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Language Arts 214	Identifies	Information-written	

HANDOUT 1 | **INSURANCE** | **C III**

AUTO INSURANCE: WHAT KIND OF COVERAGE?

INTRODUCTION

Automobile insurance is generally offered in a package policy. That package can include eight major kinds of auto insurance. It is up to a prospective buyer to understand how each of the eight kinds of insurance offers protection. Based on that knowledge, the buyer can then select which kinds of auto insurance he or she needs.

DIRECTIONS

Match the type of automobile insurance to the situation it covers. Select choices from the list following each situation. Write the correct letter in the blank to the left of the situation.

Situations

____ 1. John often makes turns without watching for pedestrians crossing the road. His carelessness finally catches up with him. When John makes a left-hand turn, he forgets to look for pedestrians and hits a man crossing the street. The pedestrian spends two days in the hospital being treated for his injuries. When the pedestrian leaves the hospital, he sues John for negligence (legally lacking in reasonable precaution, care, or action). What kind of insurance will cover the claim if John is found liable for the accident?

a. Collision

b. Property damage liability

c. Bodily injury liability

____ 2. Juanita is late for work. She tries to make up time by driving over the speed limit. As a result, she skids out of control at a bend in the road and hits the side of someone's house. No one is injured in the accident, but the homeowner wants Juanita to pay for damages to the house. What kind of insurance will cover the cost of repairs to the house?

a. Property damage liability

b. Comprehensive physical damage

c. Medical payments

____ 3. Isaac is a marathon runner. Because he attends school and works during the day, he must train early in the morning or late at night. In the winter, his training schedule forces him to run when it is dark. He wears reflective tape on his clothes when he runs in the dark to alert drivers that he is on the road. One evening, a drunk driver without any automobile insurance hits Isaac. Isaac must spend two weeks in the hospital recovering from his injuries. Isaac cannot afford to pay for his medical expenses. What type of auto coverage will insure Isaac's medical costs are covered?

a. Uninsured motorist

b. Comprehensive physical damage

c. Collision

____ 4. Leah drives three of her friends 20 miles to see a football game. On the way home, she and another driver are involved in an automobile accident. One of Leah's friends breaks her arm in the accident. Leah's parents own the car Leah is driving and carry several types of coverage. Leah is included on the policy. The driver of the other car is also insured. Which kind of coverage will pay to have the friend receive medical treatment?

a. Property damage liability

b. Uninsured motorist

c. Medical payments

____ 5. Darrell has planned and saved for two years to buy a car. On the big day, disaster strikes. Driving his car home from the lot where he has just bought a car, Darrell and another motorist run into each other. No one is injured. Darrell will not know who is at fault until the police arrive to investigate. Darrell is able to breathe a sigh of relief, though, because he knows his auto insurance will cover damages to his car. Which type of insurance will pay to repair Darrell's car?

a. Medical payments

b. No-fault protection

c. Collision

____ 6. Althea is driving home from school one Friday afternoon. Her brakes have not been working properly all week. She had meant to have a mechanic inspect the brakes, but had not had time to make an appointment. As she approaches a stop sign, she applies pressure to her brake pedal but nothing happens. Worried about trying to stop the car, she unintentionally turns the steering wheel to the right and hits a light pole. Fortunately, she has her seat belt buckled and is not seriously injured. She does have minor injuries, though. Three of her fingers are broken, and she wrenches her neck. Which of the coverages will pay for her medical expenses?

a. Uninsured motorist

b. Property damage liability

c. No-fault protection

____ 7. Mario loves to go fishing. He often takes his car to a nearby lake to cast for bass and catfish. On one of his fishing expeditions, he parks his car under a big cottonwood tree. A wind and rainstorm hits suddenly. Before Mario reaches his car, the wind tears a branch off the cottonwood tree. The branch lands on Mario's car, denting the hood and cracking the windshield. What kind of insurance will pay for repairs to Mario's car?

a. Comprehensive physical damage

b. No-fault protection

c. Underinsured motorist

____ 8. Hannah is returning from a training workshop when another motorist runs a red light and hits the side of Hannah's car. Hannah is severely injured and must stay in the hospital for several weeks. The other driver, who is at fault in the accident, does not have enough insurance to cover all of Hannah's medical expenses. Hannah is covered by a package policy. Of the following types of insurance that Hannah has, which will pay for her medical expenses?

a. Bodily injury liability

b. Comprehensive physical damage

c. Underinsured motorist

ANSWERS TO HANDOUT 1

1. c Bodily injury liability pays for medical costs of others and for legal defense of the insured.

2. a Property damage liability pays for repair or replacement costs of another person's personal property because of damage the insured causes to the property. It also pays for legal defense fees that arise as a result of claims against the insured because of the accident.

3. a Uninsured motorist coverage provides protection against bodily injury caused by an uninsured motorist when that driver is legally liable for the injuries. Coverage applies whether the insured is driving a vehicle or is on foot and injured by a vehicle. Medical payments insurance would also pay for medical expenses.

4. c Medical payments covers medical expenses of passengers in the insured's car. If Leah is found legally liable for the accident, bodily injury liability would pay for medical expenses of other people injured. Bodily injury liability would pay for Leah's legal defense fees if she is sued. If Leah is found legally liable for the accident, property damage liability would provide coverage for damage to her passengers' or the other driver's personal property. Property damage liability would pay for Leah's legal defense fees if she is sued.

5. c Collision pays for replacement or repair of the policyholder's vehicle if it is involved in a collision with another car.

6. c No-fault protection will pay for medical expenses of the insured. In states without no-fault protection, medical payments insurance would provide coverage.

7. a Comprehensive physical damage covers noncollision damage, including damage caused by falling objects, to the insured's vehicle.

8. c Underinsured motorist provides excess coverage when the liability coverage of the person at fault (the other driver in this situation) is not enough to cover the medical expenses of the "no-fault" person's bodily injuries. The "no-fault" person in this situation is Hannah. Medical payments insurance or no-fault protection would also provide Hannah with coverage for medical expenses.

DETERMINE LIFE INSURANCE NEEDS

INTRODUCTION

When someone chooses the kind and amount of life insurance he or she needs, that person should take into consideration several factors. These factors include the cost of burial expenses, loss of income if the primary wage earner or wage earners die, and the cost of covering outstanding debts. The insured should consider what kinds of income besides life insurance would help pay for the insured's funeral and debt and/or the survivors' living expenses. Some of these sources of income include social security benefits, employment benefits, and investment returns.

DIRECTIONS

Determine life insurance needs by completing the following questionnaire. Using your imagination, create a set of circumstances that describes how your life might be ten years from now. Based on these future circumstances, choose the type of insurance that would best cover your needs.

NAME ____

ADDRESS ____

MARITAL STATUS

single	married	widowed
separated	divorced	

OCCUPATION

Type of occupation ______________________________

Is occupation considered hazardous? ______________________

Income from occupation ______________________________

Spouse's occupation ______________________________

Income from spouse's occupation ______________________

CHILDREN'S NAMES AND AGES

____

____

____

____

____

FAMILY FINANCES

Income Range ($):

0 - 20,000	50,001 - 60,000
20,001-30,000	60,001 - 70,000
30,001 - 40,000	70,001 - 80,000
40,001 - 50,000	more than 80,001

What additional financial assets, such as rental property or savings accounts, do you have?

____

____

____

Do you have outstanding debts? yes no

If you do, what are they, and how much?

____

____

____

____

HOUSING

Own home $________amount of mortgage
Rent $________amount of rent per month

MEDICAL PROBLEMS (please specify)

____

____

INSURANCE

Choose one type of insurance that would suit your needs ten years from now. Cite reasons for your choice.

Type of insurance chosen ______________________

____

Reasons ______________________________

____

____

____

____

PARTS OF A PROPERTY INSURANCE POLICY

INTRODUCTION

The most important item when buying insurance is the insurance policy. The policy spells out the rights and obligations of the insurance company and the person buying the insurance. The insured should know what the parts of a policy are and how each of the parts affects the insured. Most property insurance policies will have the following seven parts:

- **Declarations**—Lists personal information given by insured to insurance company; gives length of time policy covers and maximum payment company will make under each coverage; describes property that is insured
- **Insuring agreement**—Company's promise to pay any losses covered by the policy
- **Definitions**—Information about terms used in the policy
- **Coverage**—Information as to what the policy will cover
- **Exclusions**—Listing of perils for which the company will not cover

  NOTE: Injuries or damages caused intentionally by the policyholder are normally excluded.
- **Conditions**—Clarification of the rights and obligations of the company and policyholder

  NOTE: This section gives information about how to collect after a loss, payments, and termination of the contract.
- **Endorsements**—Any additions made to the contract

HANDOUT 4 | **INSURANCE** | **C III**

AUTO INSURANCE STUMPERS

INTRODUCTION

As a risk increases, the cost of insuring against that risk also increases. This handout points out risks of driving and how these risks increase the personal and financial costs of operating motor vehicles.

DIRECTIONS

Work together in a small group to answer the following questions or determine if a given statement is true or false. Each of the questions and statements relates to facts about drivers on American roads.

Drunk Driving

Answer the following seven questions related to drunk driving.

1. Motor vehicle accidents caused by drunk drivers injure nearly 1.5 million people every year. The annual death toll caused by drunk drivers comes close to the number of people that would be killed in 100 jumbo jet crashes with no survivors. Based on this information, about how many people are killed each year by drunk motor-vehicle drivers?

   ____

2. Approximately how much money does society lose in wages, productivity, medical expenses, legal costs, and buying power every year because of injuries caused by drunk driving crashes?

   ____

3. On the average, one out of how many drivers on the road are legally drunk? ______________________________

   NOTE: Someone is legally drunk when his or her blood-alcohol concentration reaches 0.10 percent.

4. On weekend nights, one out of about how many drivers on the road are legally drunk? ______________________________

5. About how many people are killed each day by drunk drivers?

   ____

6. Alcohol plays a role in approximately what percentage of all fatal automobile accidents? ______________________________

7. Drunk drivers take their tragic toll in personal and financial ways. Based on facts cited in questions 1 through 6, about how much of each person's auto insurance dollar is used to pay for the personal and financial damage caused by drunk drivers?____

Accident Facts

Determine if each of statements 8 through 13 is true or false. Then write "True" or "False" in the blank to the left of each statement.

________ 8. People between 15 and 24 years old are the major victims of all motor vehicle fatalities.

________ 9. Motor vehicle crashes are the leading killers of Americans less than 35 years old.

________ 10. Approximately half of all deaths of people 16 to 19 years old are due to auto crashes.

________ 11. Most driving fatalities happen during the day, in summer, and on Monday morning.

________ 12. In three out of ten motor vehicle accidents, "driving too fast for conditions" is listed as the major cause.

________ 13. The annual economic cost of all motor vehicle accidents is more than $84 billion.

Cost Factors

Determine if each of statements 14 through 19 is true or false. Then write "True" or "False" in the blank to the left of each statement.

________ 14. Female drivers 25 years and younger generally cost more to insure than male drivers in the same age group.

________ 15. Drivers younger than 25 years generally cost more to insure than drivers older than 25 years.

________ 16. Married male drivers cost less to insure than unmarried male drivers in the same age group.

________ 17. Someone in a rural area will generally pay less for auto insurance than someone in an urban area.

________18. Someone who drives long distances to work each day will generally pay more for insurance than someone who drives short distances to work each day.

________19. A new sports car will usually cost less to insure than a used economy car.

ANSWERS TO HANDOUT 4

Drunk Driving

1. 20,000 people
2. $24 *billion* each year
3. One out of fifty drivers on the road
4. One out of ten drivers on the road
5. About seventy a day (one person every 20 minutes)
6. More than 50 percent of all fatal automobile accidents
7. More than 25 cents of each automobile insurance dollar (more than one-fourth)

Accident Facts

8. True
9. True
10. True
11. False—Most driving fatalities occur during the winter, at night, and on the weekend.
12. True
13. True

Cost Factors

14. False—Just the opposite is true. Male drivers 25 years and younger cause more accidents than do females in the same age group.
15. True—Young drivers have more accidents than people in any other age category.

16. True—Unmarried male drivers cause three times more in financial damage than do married male drivers of the same age. According to statistics, married males are "safer" drivers than their unmarried counterparts. For example, married male drivers generally drink less alcohol and drive fewer miles than do their unmarried counterparts.

17. True—In urban areas, there are more people driving vehicles than in rural areas. Therefore, the risk of having an automobile accident in an urban area is greater than in a rural area. Greater risk means higher insurance rates.

18. True—More miles on the road creates a greater risk of having a motor vehicle accident. So someone who drives several miles to work every day is statistically more likely to have an automobile accident than someone who drives only a few miles to work each day. The higher the risk, the more the insurance costs.

19. False—A new sports car has a higher price tag than an economy car does. A new sports car would also be more tempting to steal. So the sports car would cost more to insure.

Handout facts gathered from *Air Bags Are Life Savers*, Insurance Information Institute; *The Big Jump*, CUNA Mutual Insurance Group and Credit Union Association, Inc.; and *The Drunk Driver May Kill You*, Allstate Insurance Company.

AUTO INSURANCE COST FACTORS

INTRODUCTION A person pays more for auto insurance if that person's insurance company places him or her in a high-risk category.

DIRECTIONS To find out how you would rate with an insurer, fill in the boxes below that pertain to you. More boxes checked in the left-hand column means higher auto insurance costs.

FACTORS THAT COULD RAISE YOUR COST	Fill in Appropriate Boxes		FACTORS THAT COULD LOWER YOUR COST
Male	☐	☐	Female
Under 30 Years Old	☐	☐	Over 30 Years Old
Single	☐	☐	Married
Newer Car	☐	☐	Older Car
City Driving	☐	☐	Country Driving
Over 10 Miles To Work	☐	☐	Under 10 Miles To Work
Expensive Car	☐	☐	Inexpensive Car
Full-Size Car	☐	☐	Compact Car
Recent Auto Accident	☐	☐	Accident-Free
Recent Traffic Violation	☐	☐	No Traffic Violations
High-Performance Car	☐	☐	Low-Performance Car
Drive To Work Alone	☐	☐	Car Pool
Over 7500 Miles A Year	☐	☐	Under 7500 Miles A Year
No Driving School	☐	☐	Driving School
Car In High-Crime Area	☐	☐	Car In Low-Crime Area
On-Street Parking	☐	☐	Garage Parking
Smoker	☐	☐	Non-Smoker
Drinker	☐	☐	Non-Drinker
Low Deductible	☐	☐	High Deductible
Business Use	☐	☐	Non-Business Use
Children Driving	☐	☐	No Children Driving
No Crash Bumpers	☐	☐	Crash Bumpers
No Anti-Theft Devices	☐	☐	Anti-Theft Devices
No Automatic Seat Belts	☐	☐	Automatic Seat Belts
No Air Bags	☐	☐	Air Bags
High-Risk Occupation	☐	☐	Low-Risk Occupation
More Than One Driver	☐	☐	One Driver

*Not all insurance companies use all of these factors.

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FACTORS THAT AFFECT THE COST OF AUTO, HEALTH, LIFE, AND PROPERTY INSURANCE

INTRODUCTION

Insuring against several types of losses can add up. It is therefore a good idea to know what affects the cost of different kinds of insurance and to look for ways to reduce the costs.

Auto

NOTE: Before an individual can buy auto insurance, he or she must have a valid driver's license.

- Age of insured
- Age of vehicle

  NOTE: Coverage for older vehicles usually costs less than coverage for newer vehicles. Vintage models (old cars worth a lot of money because people collect and restore them) are the exception to this rule, though. Because of their value, vintage models usually carry high premiums. On the other hand, old cars that are not worth much money may not even be worth insuring with collision and/or comprehensive coverage. Premium payments for coverage of these low-value vehicles may exceed what the cars are worth. Drivers who do or do not have collision and/or comprehensive coverage *must* still have liability coverage.

- Amount of coverage and deductible
- Cost of repairs to vehicle
- Frequency of accidents in local area
- Frequency of vehicle use

  NOTE: Some insurance companies offer discounts of 10 to 20 percent for people who car pool to work.

- How vehicle is used
- Insured's driving record

- Insured's student record

  NOTE: Honor students, students in the top 20 percent of their class, and students with B averages or better may be eligible for good student discounts of up to 25 percent for auto insurance.

- Marital status of insured

  NOTE: Young, married drivers usually have "safer" driving habits than their young, unmarried counterparts do. So young, married drivers usually pay less for auto insurance than do their young, unmarried counterparts.

- Other drivers using insured's vehicle

- Safety devices in insured's vehicle

  NOTE: Antitheft and other vehicle safety devices can reduce insurance rates by up to 15 percent. Some policies offer 10- to 30-percent discounts on autos with driver and passenger safety devices such as automatic seat belts and/or air bags.

- Sex of insured

  NOTE: Among drivers 25 years or younger, females generally have safer driving records and therefore pay less for auto insurance than do males.

- Type of insured's vehicle

- Type of policy selected

- Where insured parks vehicle

  NOTE: Parking a vehicle in a garage or other safe place may allow insured to qualify for a garage discount of 5 to 15 percent.

Health

- Age of insured
- Amount of coverage and deductible
- Medical-care cost in local area
- Medical history of insured
- Occupation of insured

- Physical condition of insured
- Sex of insured
- Type of health insurance selected

  EXAMPLES: Hospitalization, basic medical, major medical, dental

- Type of policy selected

  EXAMPLES: Group or individual

Life

- Administrative and sales fees charged by the insurance company
- Amount of coverage
- Insured's risk of dying
- Size of benefit to be paid if insured dies
- Type of policy selected

  NOTE: Insurance policies that provide for savings generally cost more than policies that do not offer a savings component.

Property

- Amount of coverage and deductible
- Risk factor where insured lives
- Type of coverage selected
- Value of property

HOW TO SAVE ON INSURANCE COSTS

INTRODUCTION

The following suggestions can help a policyholder reduce how much he or she spends on insurance.

- **Comparison shopping**—Premiums vary with insurance companies. A person should check rates at several companies before buying.
- **Increasing deductibles**—The larger the deductible is, the lower the premium is. Someone should determine how high a deductible he or she can afford and then try to incorporate that into the policy.
- **Group insuring**—Group insurance normally costs less than individual insurance. An individual should investigate enrolling in group insurance plans, especially for health insurance, through an employer, a credit union, or social organizations.
- **Self-insuring**—Someone may be able to lower costs of insurance policies by dropping coverage that provides low returns for the amount of premium being paid. An individual should determine if he or she can set aside money in a savings account to cover replacing low-cost items.
- **Making fewer payments**—An insurer can usually reduce premium payments by making them once or twice a year instead of monthly or quarterly.
- **Taking preventive measures**—An insurer should try to lower the risk an insurance company takes to insure that individual. For example, an individual can take a driver's education course to reduce auto insurance premiums or can stop smoking to reduce life and health insurance premiums.

Adapted from *Managing Your Personal Finances.*

OBJECTIVE 1

Match terms associated with insurance to their correct definitions.

- **Assets**—Valuable possessions

  EXAMPLES: Cash, property, investments

- **Beneficiary**—Person named in a life insurance policy to receive payments when the insured dies

- **Cash value**—The money that builds up in the savings portion of some kinds of life insurance policies

  NOTE: The cash value is the amount of cash a person would receive by canceling a life insurance policy with a savings feature before the policy becomes payable by death or maturity.

- **Claim**—Request for payment of losses

- **Coverage**—Risks for which policy will pay; maximum amount of money the insurer will pay to settle a claim

- **Deductible**—A certain amount of money a policyholder must pay before insurance will pay to cover a loss

  NOTE: As the deductible increases, the insurance premium payment decreases.

- **Exclusions**—Types of losses or circumstances not covered in an insurance policy

  EXAMPLE: Some types of health insurance exclude coverage of certain illnesses or medical procedures.

- **Face value**—Amount of money that will be paid from a life insurance policy if the insured dies or reaches a certain age

  NOTE: When a life insurance policy matures, the face value and the cash value are the same.

- **Group policy**—Health insurance policy offered to a group of people

  NOTE: A group policy provides coverage at low costs and is often available through an individual's employer.

- **Individual policy**—Health insurance policy for one person or one household

  NOTE: An individual policy offers protection for those not eligible for group policies and is usually more expensive than a group policy.

- **Insurance**—A form of risk management that provides protection against personal and financial losses

- **Insurance agent**—An insurance company representative who sells various types of insurance

- **Insured**—Person covered by an insurance policy

- **Insurer**—Company that provides insurance

- **Liable**—Responsible according to law

- **Package policy**—An insurance policy that covers several types of losses

  EXAMPLE: Comprehensive homeowners policy—includes coverage for fire, storms, explosions, liability, theft, other perils

- **Peril**—Something that harms or creates risk

  EXAMPLES: Fire, lightning, wind, theft, tidal waves, falling objects

- **Policy**—A written contract or certificate between insured and insurer specifying the terms and conditions of the insurance being given

  NOTE: Someone who owns a policy is called a policyholder.

- **Pre-existing condition**—Any injury, illness, or condition diagnosed or treated during a certain amount of time before an individual is covered by a health insurance policy

  NOTE: Many health insurance policies will not cover pre-existing conditions until the insured has had the policy for a certain amount of time. If the insured has had a chronic illness or one requiring long-term treatment, the insurance company may exclude that pre-existing condition from coverage.

  EXAMPLES: Cancer, pregnancy, AIDS (Acquired Immune Deficiency Syndrome)

- **Premium**—Payment that the insured makes to the insurance company for its services

  NOTE: A premium may be paid once, twice, or several times a year, depending on the policy.

- **Rider**—An extra insurance policy or clause attached to a basic policy; provides certain added benefits that will usually increase the cost of the insurance

- **Risk**—The possibility of loss

  NOTE: When applied to a large number of cases, the prediction of how often a certain risk will occur may be accurate enough that an insurance program can be set up to cover the risk.

- **Risk management**—Arrangement of resources to protect against unexpected loss

OBJECTIVE 2 **List reasons people select insurance.**

Insurance is a form of risk management. Insurance does the following to help an individual manage for risk:

- Protects a person and his or her family financially and reduces the hardship of unexpected loss

  EXAMPLES: Provides financial coverage for damage from fires, floods, tornadoes

- Meets an individual's obligation to others who might suffer injury or loss because of something the individual did

  EXAMPLE: May pay for damage to another person's car if someone runs a stop sign and hits that person's car

- Makes it possible for a person to take certain risks he or she otherwise could not take

  EXAMPLE: Someone wanting to buy a $60,000 house, but who has only $10,000 for a down payment, may be able to borrow the remaining $50,000 on the condition the person takes out an insurance policy that will pay the lender the remaining balance in the event of the borrower's death.

- Allows a person to meet legal and/or financial requirements

  EXAMPLE: State governments requiring drivers to have auto liability insurance

OBJECTIVE 3 **Name ways a person can be insured.**

People commonly turn to the following three insurance sources to help them manage for the possibility of loss:

- **Buy insurance**—A person buys insurance to supplement whatever coverage he or she has through employee benefits or self-insurance. An individual who buys insurance is doing two things with risk: sharing it and transferring it. The insured shares risk with the insurance company and its other policyholders by paying premiums to the company for the right of having an insurance policy. The insured transfers risk to the insurance company because that company promises to pay for losses covered in the insured's policy.

  EXAMPLES: Buying insurance through an independent agent (someone who represents many insurance companies), a company agent (someone who represents only one insurance company), or mail-order brochures

  NOTE: Buying insurance through mail-order brochures can be confusing since no agent is present to answer questions or point out limitations and exclusions of the policy.

- **Receive employee benefits**—Many people receive insurance as a benefit of working for a particular company or government. With employee benefits, the insured is transferring risk to the employer's insurance company since benefits cost little or are free.

  NOTE: Employee benefits often offer health, life, and/or disability insurance. Many companies also allow the employee to purchase health and life insurance for the employee's dependents under the company's group policy. (A dependent is someone who relies on another person or an institution for support.) This coverage under the group policy usually costs much less than individual policies for the dependents would. Because insurance provided as an employee benefit is so valuable and inexpensive, people changing jobs or looking for new jobs should carefully consider what benefits any prospective employers offer.

- **Use self-insurance**—A person uses self-insurance when relying on his or her own resources to protect against the risk of losing something. By using self-insurance, a person accepts the risk of loss.

  NOTE: People may use savings accounts as a form of insuring against small losses. Most people cannot afford to save enough money to shoulder the risk of losing their health or high-value items such as homes or cars.

OBJECTIVE 4

List factors to check when selecting an insurance company.

An individual can turn to friends, family, and business people for help in choosing an insurance company. The State Insurance Commissioner's Office, located in the state capital, is another source an individual can check. Employees of the Commissioner's Office can tell someone if a company has a state license to operate and can answer questions about insurance. Factors to check when selecting an insurance company include the following:

- Company's reputation
- Premium rates for the same kind of protection at different companies
- Financial strength of company

  NOTE: The company's latest annual report will show how financially strong that company is. An annual report should be available from an agent or the company's home office.

- Possession of state license by company
- Availability of nationwide claim-service network
- Promptness of claim settlement

OBJECTIVE 5

Label five types of insurance.

People use insurance to protect themselves from personal and financial losses. The types of personal and financial losses people most often seek protection against can be split into the following five categories:

- **Auto**—Personal injuries, property damage, and legal proceedings that could occur as a result of an automobile accident

- **Health/Disability**—Expenses arising from illness and accident and against the loss of income because of illness and/or accident

- **Liability**—Lawsuits arising because the insured, covered members of the insured's household, or the insured's property causes someone else personal injury or property damage

- **Life**—Burial expenses, outstanding debts, and loss of income and security for the insured's dependents if the insured dies

  NOTE: Some types of life insurance can serve as a form of savings.

- **Property**—Personal property which is damaged, destroyed, or stolen

  EXAMPLES: Homeowners insurance, renters insurance,
  mobile homeowners insurance

OBJECTIVE 6

Match types of auto insurance to their correct descriptions.

Auto insurance policies provide a package of coverage that protects the insured from the potentially huge costs associated with auto accidents. The package consists of two basic parts: 1. liability coverage for bodily injuries, property damage, and medical expenses to others when the insured is at fault; and 2. physical coverage caused by damage from collision or other types of accidents to the insured's vehicle. Most states require the driver to carry a minimum amount of auto liability coverage. Coverage for damage to the driver's auto is optional. Coverage requirements for medical costs depend on the state. Some states require insurers to provide no-fault coverage. Other states do not make insurers carry no-fault insurance and allow the driver to choose whether he or she will buy medical payments insurance. Payment limits for each type of coverage vary with policies and insurance companies.

In addition to covering the insured against loss, the types of auto insurance normally cover relatives living with the insured and those using the insured's vehicle with the insured's permission.

Liability and physical insurance coverage for automobiles and their owners can be divided into the following eight categories:

NOTE: The State of Oklahoma requires that drivers licensed by the state have a minimum of 10/20/10 auto liability insurance coverage. The first 10 means that an insurance company would pay up to $10,000 per person for bodily injury liability. The 20 means the insurance company would not pay more than $20,000 total for bodily injury liability. The last 10 means that the insurance company would pay up to $10,000 for property damage liability.

- **Bodily injury liability**—Pays medical costs of others and for legal defense of insured in automobile accidents for which insured is legally liable
- **Collision**—Pays for replacement or repair of an insured vehicle involved in a collision with another car or object or one that has overturned; pays up to the actual cash value of the vehicle; coverage provided regardless of who is at fault
- **Comprehensive physical damage**—Covers noncollision damage to insured's vehicle

  EXAMPLES: Damage caused by falling objects, fire, theft, vandalism, explosion, wind, hail, earthquake

  NOTE: Collision and comprehensive physical damage coverage are normally required for someone who has a car loan. The coverage protects the lending institution's loan. The lending institution may also regulate the amount of deductible the borrower can have on his or her insurance policy.
- **Medical payments**—Pays for medical and funeral expenses of insured person, insured household members, and any passengers who are injured or killed in the insured's vehicle, by the insured's vehicle, or by another vehicle the insured or family members are driving; coverage provided regardless of who is at fault

  NOTE: Medical payments insurance also covers medical costs if an insured person is a pedestrian hit by a vehicle.

- **No-fault protection**—Allows each insured driver in an accident to file a claim for medical expenses and sometimes for lost wages with his or her own insurance company; coverage applies regardless of who is at fault; only required in some states

  NOTE: Some policies have no-fault protection that applies to property damage.

- **Property damage liability**—Pays for repair or replacement costs of another person's personal property because of damage insured driver causes to that property; pays for legal defense of insured

- **Underinsured motorist**—Provides excess coverage when the liability coverage of the driver at fault is not enough to cover the medical expenses for another person's bodily injuries

  NOTE: The at-fault driver is the one legally liable (legally to blame) for the accident.

- **Uninsured motorist**—Provides protection for insured person against bodily injury caused by a hit-and-run driver or an uninsured motorist who is legally liable for the injuries

  NOTE: Uninsured motorist coverage applies whether the insured and his or her family members are driving a vehicle or are pedestrians injured by a vehicle.

OBJECTIVE 7

Match types of basic health insurance to their correct descriptions.

Health and disability insurance provide financial protection against the loss of an individual's health and earning power due to serious illness or accidents. Health insurance policies can provide coverage that is as narrow or as broad as the policyholder desires. Two of the most common types of broad, package policies are basic health insurance and major medical insurance. Another category of insurance that provides financial protection against possible illness or accidents is disability income insurance. Because of the potential for financial disaster that a major illness or serious accident can cause, many people carry all three forms of coverage presented in this objective.

- **Basic health insurance**—A package of coverage that pays for hospital, surgery, and supply costs when someone is first admitted to a hospital

  NOTE: Coverage usually pays for room, board, and nursing care in a hospital and may partially pay for X-rays, drugs, lab tests, medications, costs of doctor visits, and surgery. There are limitations on how much and for how long a basic health insurance policy will pay. Other restrictions may also apply. Often, pre-existing conditions such as cancer are not covered or are covered only if the policyholder has been free of the disease for a certain amount of time. Basic health insurance policies usually differ the most in how much each policy pays per day for a hospital room.

- **Major medical insurance**—A package of coverage that provides protection against huge medical bills that result from serious accidents or prolonged illnesses

  NOTE: Major medical insurance usually begins paying where basic health insurance stops. Those who have major medical insurance need to be familiar with the four parts of the coverage: the annual deductible, co-insurance, stop-loss limit, and upper limit.

  The annual deductible and part of the co-insurance are what the policyholder must pay. An annual deductible is the amount the policyholder must pay each year before the insurance company will begin paying. Co-insurance is stated in two percentages. The smallest percentage refers to the amount of money the policyholder pays for covered medical expenses, while the largest percentage refers to the amount the insurance company pays. Under many major medical policies, the co-insurance is 80/20. That means the insurance company pays for 80 percent of covered expenses, and the policyholder pays for 20 percent. Most policies also have a stop-loss limit, or breakpoint. At the stop-loss limit, the insurance company will begin to pay for 100 percent of covered medical expenses. Stop-loss limits vary with insurers. For example, a limit may be $1,000, $4,000, or $10,000. The upper limit refers to the top dollar amount that the insurance company will pay for the policyholder's covered medical expenses. Depending on the policy, an upper limit may be set as an annual limit or a lifetime limit.

- **Disability income insurance**—Pays up to two-thirds of a person's gross salary if that person's income is stopped due to illness or accident; payments come on a regular basis

  NOTE: Disability income insurance does not have a deductible. Instead, it has a waiting period that varies from one week to six months. Disability income insurance is not supposed to be used by a healthy individual as a substitute for work. One way to encourage people to return to work has been to establish the waiting periods and set the maximum payout at two-thirds of a person's gross salary. Gross salary is the amount of money an individual earns before taxes, social security, insurance, and other deductions are subtracted from the paycheck.

OBJECTIVE 8

Match types of health insurance programs to their correct descriptions.

Health insurance programs are offered through the federal government, state governments, local communities, and private companies. To determine which kind of program will best suit a person's needs, an individual needs to know what major programs exist and what basic services each program offers.

Federal and state government programs

- **Medicaid**—Uses state and federal funds to help pay medical expenses for low-income people of all ages

  NOTE: Medicaid is provided in each state through county and city welfare, public assistance, or public health offices. Qualification and distribution plans are organized by state officials and financed with state funds matched by federal funds. As a result, state plans vary with respect to who is covered and what a covered individual receives.

- **Medicare**—Provides federally-funded medical benefits to most people 65 and older and to certain disabled individuals of any age; money is provided through the social security system

  NOTE: Medicare does not cover all health-care costs. Those participating in Medicare must pay a deductible and make co-insurance payments before coverage will begin.

- **Veterans' Administration (VA)**—Medical benefits provided to U.S. veterans, eligible dependents of U.S. veterans, or a survivor of a U.S. veteran; offers hospital and outpatient care for all service-related medical conditions

  NOTE: A veteran is someone who has served in the military.

- **Workers' compensation**—Laws that provide financial security to employees and their families for injuries, illnesses, or death that occurs at work or from conditions at work

  NOTE: All 50 states have workers' compensation laws. Workers' compensation premiums are paid to a state insurance agency. In many states, employers pay the premium, although some states require the employees to pay all or part of the premiums. Premiums pay for medical expenses, hospitalization, disability income, and accidental death benefits.

Community programs

- **Community services**—Local health departments, volunteer agencies, or local health fairs offering free or low-cost medical services

  EXAMPLES: Immunizations, tuberculosis testing, blood pressure checks

Private insurance programs

- **Blue Cross/Blue Shield**—Nonprofit groups that provide members with benefits for hospital care and surgical and medical services

  NOTE: Blue Cross offers hospital care benefits. Blue Shield provides benefits for surgical and medical services.

- **Dental**—Provides coverage for medical treatment of teeth, gums, and other parts of the mouth

  NOTE: Private insurance companies, nonprofit corporations sponsored by dental societies, and group clinics all offer dental insurance. Coverage and costs vary a great deal among policies. Most dental policies offer coverage for X-rays, oral examinations, fillings, cleaning, bridgework, extractions, root-canal work, dentures, and oral surgery. Payment for orthodontic work (the specialty of correcting crooked teeth, often with braces) may or may not be included. Most general health insurance policies cover medical expenses to treat accidents and major diseases affecting the teeth and gums. As with all types of insurance policies, it pays to shop around for the policy that best suits the needs of the insured.

- **Dread disease**—Pays medical expenses for a single major disease or a group of major diseases

  NOTE: This type of coverage preys on the fears many people have of getting a catastrophic disease such as cancer. Instead of buying such a limited kind of policy, it is usually more practical to increase the limits on a policy that covers most illnesses.

- **Health Maintenance Organizations (HMOs)**—Offer an alternative to health insurance by providing health services instead of medical benefits

  NOTE: HMOs either employ or contract with participating health-care providers to give members health-care services. HMO members pay a lump sum or monthly fee to join. HMO membership may also be offered as an employee benefit. HMOs provide services ranging from checkups to surgery. Most HMOs cover the costs of hospital and medical services. As the name implies, HMOs have a philosophy that preventive medical care reduces the risk of future medical problems.

- **Hospital indemnity policies**—Policies that pay benefits only when the insured is hospitalized

  NOTE: These policies are not substitutes for basic or major medical health insurance. People often buy these to supplement their major medical coverage. People buying these policies need to watch out for duplicating coverage they already have and for paying more in premiums than the actual coverage may be worth.

- **Long-term care**—Helps pay for long-term health care that may be needed because of illnesses or disabilities

- **Preferred Provider Organizations (PPOs)**—Types of HMOs in which a group of medical-care providers contract with either an employer or a health insurance company to offer services at a discount to that employer's workers or to the insurance company's policyholders

  NOTE: Benefits of PPOs are threefold: First, participating members normally pay less for medical services by going to PPO medical-care providers, such as physicians, hospitals, and pharmacies. Second, in return for offering reduced fees and charges, participating medical-care providers gain more patients and receive immediate payment from patients. Third, the employer or insurance company often ends up spending less on medical coverage and claims.

- **Vision**—Provides coverage for eye examinations and the purchase of prescription lenses, frames, and contact lenses

  NOTE: Most health insurance plans will cover medical expenses to treat eye diseases and injuries. Diseases and injuries generally cost more to treat than do those expenses covered by vision-care policies.

OBJECTIVE 9 **Match types of life insurance to their correct descriptions.**

Life insurance protects an individual's dependents against expenses and loss of income that result when that individual dies. Life insurance is used to provide money to pay for burial expenses and debts, provide income, and to serve as a form of savings.

Different types of life insurance can meet an individual's coverage needs in different ways. Some policies provide permanent coverage, while some provide temporary coverage. Some policies have cash funds that build up and allow the insured to save money, and some policies do not. Some policies are easy to understand, while others combine several features and are more difficult to understand and manage. This objective points out what general kinds of life insurance policies are available and how each meets an individual's needs.

- **Term insurance**—Provides coverage for a specified amount of time and pays a death benefit only if the insured dies within the time period

  NOTE: Coverage terms vary but generally run in increments of five years or until the insured reaches a certain age. An advantage of term insurance is that it usually provides the largest immediate death protection for the insured's premium dollar. Disadvantages of term insurance are that it provides no way of saving money; each time an individual renews a term policy, the premium will be higher because the individual is older; and there are no benefits after the policy expires.

- **Whole life insurance**—Provides protection as long as the insured lives; does not have an increase in premiums as the insured ages; has a savings component; face value is not available until death or old age

  NOTE: This type of insurance is also called permanent insurance. There are two kinds of whole life insurance: straight life and limited payment. Straight life requires the insured to pay premiums throughout the insured's life. As the insured gets older, straight life provides a decreasing amount of protection but at the same time offers an increasing amount of savings within the policy. Limited payment provides protection for life but allows the insured to pay for the policy in a certain number of years. Both types of whole life policies invest a part of each premium, minus insurance fees, into a reserve of money which an individual may borrow from or cash in. When someone borrows from the reserve, benefits are reduced by the amount of the unpaid loan. Advantages of whole life policies are the life-long protection and the savings element. Disadvantages of whole life insurance are that premium rates are higher at first than for some other kinds of life insurance and it has low interest rates compared to other kinds of savings programs.

- **Endowment insurance**—Provides combination of temporary insurance and savings; policy may be cashed in for face value at end of the period for which it is written

  NOTE: The insurance company pays the face value of the policy to the insured at the end of a fixed number of years. If the insured dies before the end of the endowment period, the company pays the death benefit to the beneficiaries. Premiums are paid for a certain number of years (usually twenty or thirty) or to a certain age. An advantage of endowment insurance is that it provides protection and a way to save money, it matures faster than whole life insurance does, and the insured can receive benefits while he or she is still alive. Disadvantages of endowment insurance are that premiums are higher than for most other types of life insurance and the interest rates offered are usually lower than those offered by other savings programs.

- **Universal life insurance**—Provides flexibility in that within certain limits, it allows insured to design premium payment schedules and protection levels; offers high-yield, short-term, tax-deferred savings

  NOTE: Premiums, minus maintenance and administrative charges, go into a cash fund that earns interest. The interest rate paid on the cash fund is usually higher than that offered by whole life insurance policies and is often competitive with other investments. Yearly premiums are not set at a certain amount. Insurance continues as long as there is enough money in the cash fund to pay insurance administrative charges and other fees. The insured may withdraw money from the cash fund without paying taxes on the withdrawal. The borrowed money is tax-free because it is considered to be "principal" rather than "interest." Advantages of universal life insurance are the option of paying the minimum premiums; the chance to change death benefits; the ability to save money, earn competitive interest rates, and withdraw cash without paying taxes on it; and that interest is not taxable until all the principal is withdrawn (when the policy is cashed in). The flexibility of universal life insurance may also be a disadvantage since the insured may choose to skip premium payments or to borrow heavily from the cash fund. Skipping payments will lower the face value of the policy. Borrowing from the cash fund may also lower the face value. Another disadvantage is that the insured may not withdraw all the principal until five or ten years after the initial investment.

- **Variable life insurance**—Provides chance to put premium payments into different investments

  NOTE: The policy's death benefit and cash value vary with the investments. Although investment earnings can vary, variable life insurance policies do have to provide a guaranteed minimum death benefit. (The death benefit is the original face value of the policy.) Advantages of this type of policy are the combination of coverage and savings it provides. A disadvantage is the responsibility it places on the insured to understand how investing works.

OBJECTIVE 10

List items which property owners may insure.

Property insurance can help soften the blow when someone's home or other personal possessions are destroyed, damaged, or stolen. Items which property owners may insure include the following:

- Home

- Appurtenant structures

  NOTE: Appurtenant is an insurance industry term used to describe structural property other than the actual house or residence.

  EXAMPLES: Detached garage, guest house, shed

- Other personal property

  EXAMPLES: Bicycle, jewelry, coin collection, television, clothes

  NOTE: Property insurance policies may cover either the actual cash value or replacement costs of personal possessions. Actual cash value is what the possession was worth right before the loss. Replacement cost is how much it will cost to replace an item at the time of the loss. Because replacement costs are usually higher than actual cash values, premiums for replacement cost insurance are generally higher than those for actual cash value coverage.

- Living expenses if forced to live away from home

- Personal liability

  NOTE: Liability coverage provides financial protection for the policyholder in the following situations: 1. if an individual sues because the policyholder's property causes bodily injury to that individual or damages the individual's property, 2. if the policyholder needs to pay for damage his or her property causes to someone else's property, and 3. if the policyholder needs to pay for medical expenses of someone hurt on the policyholder's property.

OBJECTIVE 11 **List types of property insurance coverage.**

Property insurance is like the other major kinds of insurance in that an individual can design policies to fit his or her protection needs. The following kinds of property insurance provide different kinds of protection for people who own homes, condominiums, mobile homes, or other residences or for people who rent. Common types of property insurance include the following:

- Package policy

  NOTE: Most people have package policies to insure against property damage. Package policies provide liability insurance and insure against several different kinds of losses that can happen to someone's property and possessions. Package policies provide for broad coverage at low cost.

- Liability
- Fire and contents of structure
- Flood
- Crime

  NOTE: Annual burglary losses in the United States total more than $3 billion. In the United States, a burglary occurs about every ten seconds. Federal Bureau of Investigation (FBI) statistics show that two out of three burglaries occur in homes, condominiums, and apartments—with an average loss of $1,004 per residence.

- Earthquake

- Extended coverage

  NOTE: This type of coverage protects against unusual types of losses.

  EXAMPLES: Riot, civil commotion, aircraft, automobile

- Additional living expense

- Homeowner

- Mobile homeowner

- Condominium owner

- Renter

  NOTE: Renters insurance is also called tenants insurance. Insurance for renters focuses on protecting the insured's personal possessions and providing liability coverage. Insurance for homeowners, condominium owners, and mobile homeowners provides liability coverage and protects the insured's structural property and personal possessions.

OBJECTIVE 12 **List types of package policies for insuring property.**

Property owners normally purchase package policies to cover potential property losses. Package policies differ in how many and what kinds of perils each policy insures against. Based on these differences, package policies are divided into the following three types: (Figure 1)

- **Basic**—Provides coverage for personal liability and property damaged or destroyed by eleven hazards

  NOTE: The eleven hazards are fire or lightning; loss of property removed from premises because of danger from fire or other perils; windstorm or hail; explosion; riot or civil commotion; aircraft; vehicles; smoke; vandalism and malicious mischief; theft; and breakage of glass that is a part of the building.

- **Broad**—Provides basic coverage and protection against seven other hazards

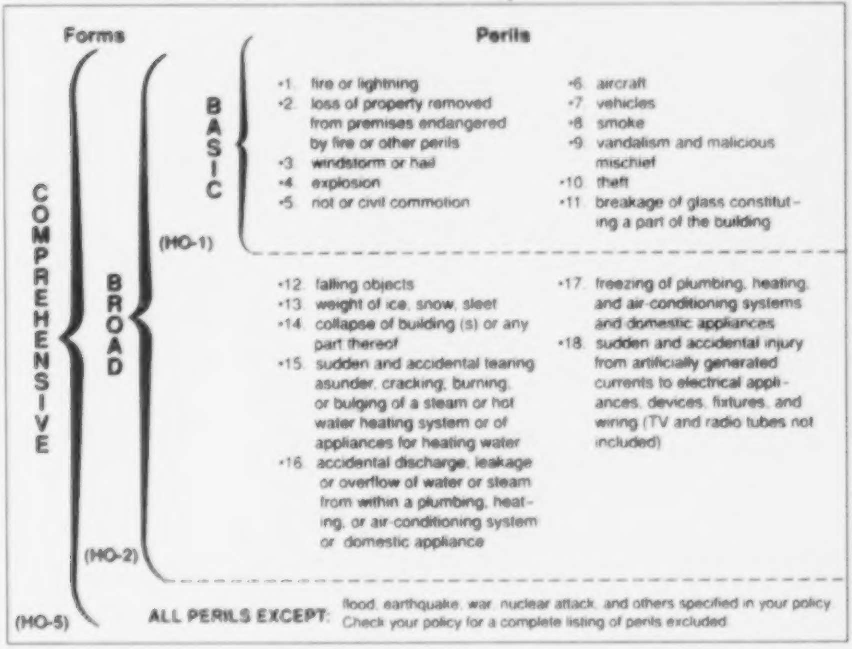
  NOTE: The seven additional hazards are falling objects; weight of ice, snow, or sleet; collapse of building or any part of building; some kinds of damage caused to steam and water systems and appliances; some kinds of damage caused by steam and water systems and appliances; frozen pipes, appliances, heating systems, and air-conditioning systems; and some kinds of damage from electrical appliances.

- **Comprehensive**—Provides basic and broad coverage as well as protection against other perils not specifically excluded in the policy

  NOTE: The kinds of perils which may be excluded include floods, earthquakes, wars, nuclear attacks, landslides, surface water, and tidal water.

FIGURE 1

PERILS AGAINST WHICH PROPERTIES ARE INSURED
Homeowners Policy



•1. fire or lightning
•2. loss of property removed from premises endangered by fire or other perils
•3. windstorm or hail
•4. explosion
•5. riot or civil commotion
•6. aircraft
•7. vehicles
•8. smoke
•9. vandalism and malicious mischief
•10. theft
•11. breakage of glass constituting a part of the building

•12. falling objects
•13. weight of ice, snow, sleet
•14. collapse of building (s) or any part thereof
•15. sudden and accidental tearing asunder, cracking, burning, or bulging of a steam or hot water heating system or of appliances for heating water
•16. accidental discharge, leakage or overflow of water or steam from within a plumbing, heating, or air-conditioning system or domestic appliance
•17. freezing of plumbing, heating, and air-conditioning systems and domestic appliances
•18. sudden and accidental injury from artificially generated currents to electrical appliances, devices, fixtures, and wiring (TV and radio tubes not included)

ALL PERILS EXCEPT: flood, earthquake, war, nuclear attack, and others specified in your policy. Check your policy for a complete listing of perils excluded.

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OBJECTIVE 13

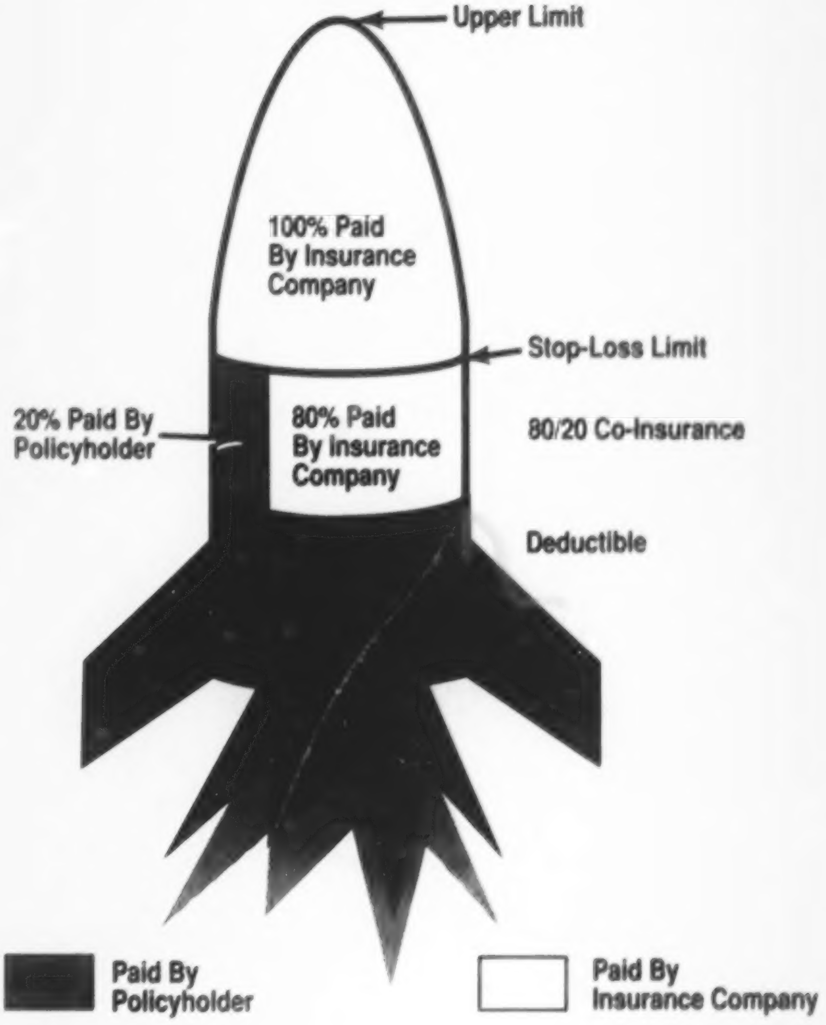
List general factors that affect the cost of insurance.

Certain general factors help determine how much insurance will cost. When seeking insurance, an individual can use these factors to help select coverage that is low-priced and tailored to suit the individual. These general factors are:

- Risks involved in insuring a particular person
- The capabilities of the insurance company

  EXAMPLES: Size and efficiency of the insurance company
- Type of coverage provided by the insurance company
- Amount of coverage provided by the insurance company
- Amount the insurance company has had to pay in claims in the past
- Amount of insured's deductible

Major Medical Insurance: Protection Against Skyrocketing Health-Care Costs


Upper Limit
100% Paid By Insurance Company
Stop-Loss Limit
20% Paid By Policyholder
80% Paid By Insurance Company
80/20 Co-Insurance
Deductible
Paid By Policyholder
Paid By Insurance Company

NAME ______________________________ SCORE _______

OBJECTIVE 14 **Analyze an auto insurance application.**

INTRODUCTION In applying for insurance, the prospective policyholder must complete an auto insurance application. Being familiar with a typical application will prepare an individual to understand and answer each of the application's sections completely. By understanding the parts of the application, an individual can be sure that he or she has applied for the kind of coverage that he or she needs.

DIRECTIONS Refer to the sample auto insurance application to answer the following questions. Use the Information Sheets to help with answers.

1. What are the nine major areas of information in the application (not including the Binder Provision)?

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2. Why is it important for the insurance company to know what kind of vehicle(s) will be covered?

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3. Why is it important for the insurance company to know how many miles each insured vehicle is driven each year?

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4. Name the nine kinds of vehicle coverages and the three kinds of policy coverages listed.

   NOTE: Vehicle coverages are those that apply to the following: 1. the insured person and insured household members when one of them is involved in an auto accident and/or 2. those vehicles that are insured on the policy. Policy coverages provide extra insurance, beyond that provided under vehicle coverages, against death, disability, and/or injury to the insured person and his or her household members when they are involved in an auto accident.

   Vehicle coverages

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Policy coverages

5. Why does "vehicle coverages" have a subsection called "misc. coverage" (miscellaneous coverage)?

6. Why does the policy ask for the lienholder on an insured vehicle?

   NOTE: A lienholder is a person or business that has loaned someone money to buy something, such as a vehicle. Until the debt is paid in full, the lienholder holds the title of the vehicle. If the borrower would default on the loan, the lienholder could then repossess the vehicle. On the auto insurance application, the applicant would be the borrower. A financial institution would probably be the lienholder.

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7. **Why does the insurance company want to know how many years the applicant has been employed?**

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8. **Why does the insurance company want to know about the applicant's insurance record?**

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9. **What personal information is requested about the applicant and other household members who drive? (Do not include the accident and violation histories here.)**

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10. Why would the insurance company want to know about the accident and violation histories of the applicant and other driving members of the applicant's household?

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STUDENTS' INSURANCE COMPANY
Yourtown, Oklahoma

POLICY # ____________
AGENT # ____________

APPLICANT'S FIRST NAME		MIDDLE		LAST NAME	
STREET ADDRESS		APT NO.		CITY	
STATE	ZIP	COUNTY	TELEPHONE (INCL. AREA CODE)	HOME:	WORK:

	COST NEW	PGS	AGE GROUP	YEAR	MAKE	MODEL NAME	VEHICLE IDENTIFICATION NUMBER	(CIRCLE)	CYL	UTILITY (CIRCLE)	CYCLE DISP
1								2-DR 4-DR		2WD 4WD	

	ODOMETER READING	CAR USAGE (CIRCLE ONE)		MILES ONE WAY	CAR POOL DAYS PER WEEK	MILES PER WEEK	DATE PURCHASED MO - YR	ESTIMATED ANNUAL MILEAGE
CAR #1		1 Pleasure 2 Work/School	3 Farm 4 Business					

VEHICLE COVERAGES		CAR#1 LIMITS	PREMIUM
AA Bodily Injury Liability	Ea. Per. Ea. Occ.	$ ________ ,000 $ ________ ,000	$ $
BB P. D. Liability	Ea. Occ.	$ ________ ,000	$
CC Auto Med Payments	Ea. Occ.	$ ________	$
DD Collision			$
HH Comprehensive		Ded $	$
JJ Towing			$
UU Rental Reimbursement		Per Day $	$
ZA Sound System			$
ZZ Tapes			$
MISC COV			
		CAR #1 Premium	$

CIRCLE DISCOUNTS APPLIED

MULTICAR	ECONOMY		FARM
RES. STUDENT	CAR POOL	55 & RETIRED	PASSIVE RESTRAINT

POLICY COVERAGES	LIMITS	PREMIUM
CM Auto Death Indemnity	$	$
CW Auto Disability Income Protection	$	$
SS Uninsured Motorists for Bodily Injury	Ea. Per $ ____ ,000 Ea. Acc $ ____ ,000	$
	Policy Coverages Premium	$

LIENHOLDER CAR#1	NAME		ADDRESS
CITY	STATE	ZIP	FINAL PAY DATE / /

HOUSEHOLD SECTION (Applies to Applicant Only)

Mo/Yr You moved into your present residence Are the insured cars kept at the policy address: ☐ Yes ☐ No If no, explain:

If less than 2 yrs, give prior address: Street City State

Years at employment Present: Prior: Employer's name Street Address City State

Circle Response At Right: 1 Own 2 Rent 1 Home 2 Apt 3 Mobile Home 4 Condo 5 Other 6 Co-op Other vehicles owned in household? ☐ Yes ☐ No If yes, what are they?

INSURANCE RECORD: PRESENT OR MOST RECENT AUTO INSURANCE CARRIED

Company Name Policy No. Expiration Date: Mo / Day / Yr Years Insured ________

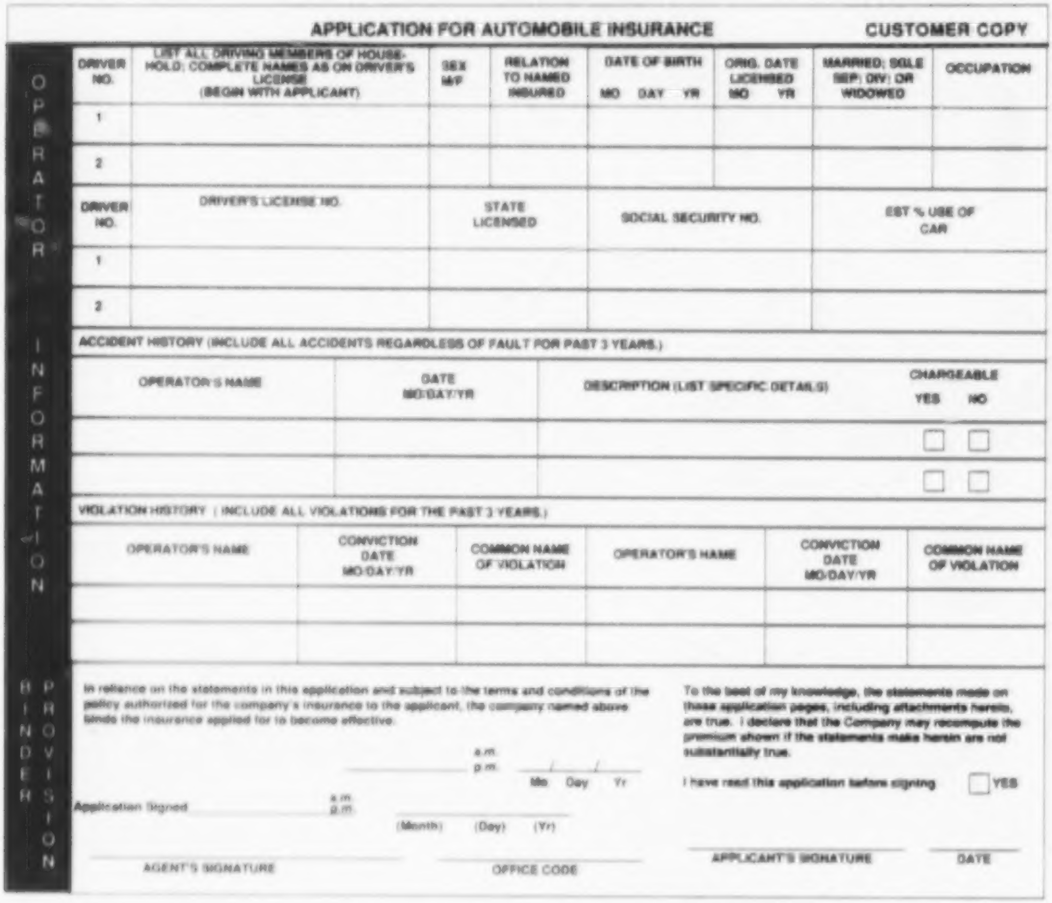
Has applicant been insured by the above company for the past three years? ☐ YES ☐ NO If no, list previous insurers and years with each:
Name Years Name Years

With respect to the Applicant and all members of the household: (Questions void where prohibited)

A- Has an insurer canceled or refused or given notice that it intends to cancel or refuse any similar insurance for misrepresentation of any material fact in the procurement or renewal of insurance or in the submission of claims? ☐ YES ☐ NO

B- Has any license or permit to drive any motor vehicle been revoked, suspended, or refused? ☐ YES ☐ NO

C- Is the applicant the registered owner of the autos to be insured? ☐ YES ☐ NO If no, who is? ________



APPLICATION FOR AUTOMOBILE INSURANCE

CUSTOMER COPY

OPERATOR INFORMATION

DRIVER NO.	LIST ALL DRIVING MEMBERS OF HOUSEHOLD; COMPLETE NAMES AS ON DRIVER'S LICENSE (BEGIN WITH APPLICANT)	SEX M/F	RELATION TO NAMED INSURED	DATE OF BIRTH MO DAY YR	ORIG. DATE LICENSED MO YR	MARRIED; SGLE SEP; DIV; OR WIDOWED	OCCUPATION
1							
2							

DRIVER NO.	DRIVER'S LICENSE NO.	STATE LICENSED	SOCIAL SECURITY NO.	EST % USE OF CAR
1				
2				

ACCIDENT HISTORY (INCLUDE ALL ACCIDENTS REGARDLESS OF FAULT FOR PAST 3 YEARS.)

OPERATOR'S NAME	DATE MO/DAY/YR	DESCRIPTION (LIST SPECIFIC DETAILS)	CHARGEABLE YES	CHARGEABLE NO
			☐	☐
			☐	☐

VIOLATION HISTORY (INCLUDE ALL VIOLATIONS FOR THE PAST 3 YEARS.)

OPERATOR'S NAME	CONVICTION DATE MO/DAY/YR	COMMON NAME OF VIOLATION	OPERATOR'S NAME	CONVICTION DATE MO/DAY/YR	COMMON NAME OF VIOLATION

BINDER PROVISION

In reliance on the statements in this application and subject to the terms and conditions of the policy authorized for the company's insurance to the applicant, the company named above binds the insurance applied for to become effective.

__________ a.m. p.m. ___/___/___ Mo Day Yr

Application Signed __________ a.m. p.m. __________ (Month) (Day) (Yr)

AGENT'S SIGNATURE

OFFICE CODE

To the best of my knowledge, the statements made on these application pages, including attachments hereto, are true. I declare that the Company may recompute the premium shown if the statements make herein are not substantially true.

I have read this application before signing ☐ YES

APPLICANT'S SIGNATURE

DATE

ASSIGNMENT SHEET 2

INSURANCE

NAME ______________________________ SCORE _______

OBJECTIVE 15

Calculate health-care costs.

INTRODUCTION

Major medical coverage provides people with protection against today's skyrocketing health-care costs. This assignment shows how major medical insurance and its four components help protect the policyholder from these huge medical costs.

DIRECTIONS

Read the following injury report. Using information from the report, calculate the deductible, co-insurance payments, how much the insurance company pays once the stop-loss limit is reached, the total amount the policyholder pays, and the total amount the insurance company pays. There is also a space in which to show the total payment, which should equal the total medical bill. Fill in the given chart with the answers. Use the space provided for calculations. For help, refer to the Information Sheets and Transparency Master 1, "Major Medical Insurance: Protection Against Skyrocketing Health-Care Costs."

Injury Report

Leroy is a professional water skier. During one of his summer tours, he is injured in a fall. His hospital and medical bills total $6,780. His major medical policy has an annual deductible of $150; 80/20 percent co-insurance; a stop-loss limit of $4,000; and a $500,000 upper limit.

Major Medical Coverage Components

Insurance component	Leroy's payment	Insurance company's payment	Total payment
Deductible			
Co-insurance			
Stop-loss			
Total payment			

Calculations:

547

ASSIGNMENT SHEET 3 | **INSURANCE** **C III**

NAME ______________________________ SCORE ______

OBJECTIVE 16 **Analyze insurance situations.**

INTRODUCTION Insurance helps people live with risks. Different kinds of insurance provide coverage for the various kinds of risks that people face. In today's society, people often face risks associated with owning and driving vehicles, remaining healthy and being able to earn an income, accidentally hurting other people and other people's property, dying through accidents or illnesses, or having personal property damaged or destroyed. To help cover the losses associated with these risks, people may buy auto, health/disability, liability, life, and property insurance.

DIRECTIONS Match the type of insurance to the correct situation. Write the correct letters in the blanks. For help, refer to the Information Sheets.

Situations

____ 1. Alta has just graduated from high school. She is planning to move from her parents' home into an apartment and attend a nearby community college.

____ 2. Elroy and Carrie are a young married couple that have just had twins, a baby girl and boy. The parents want to be sure their children are financially secure.

____ 3. Lenora has a friend who skydives. She thinks she might like to try the sport.

NOTE: Two types of insurance could apply to Situation 3. Select one.

____ 4. Merle plans to try out for the high school soccer team.

____ 5. Penny's older sister Wanda, an auto mechanic, says she will help Penny shop for a used car if Penny passes her upcoming driver's license test.

____ 6. Eldon owns land that has a pond on it. When the pond freezes in the winter, children from a nearby neighborhood like to play hockey on the pond. Because the pond does not always have enough ice on it to support a person's weight, Eldon has posted "No Trespassing" and "Danger, Thin Ice" signs around the pond. The signs have not kept the children from playing on the pond, though.

____ 7. Rusty and Juanita, high school friends, have just graduated from high school and are planning to attend a state university in the fall. Both have been offered opportunities to work on a U.S. Forest Service "Hot Shot" crew during the summer. "Hot Shot" crews travel around the country putting out fires on Forest Service land.

NOTE: Two types of insurance could apply to Situation 7. Select one.

____ 8. Manny has bought a home on a neighborhood lot with two large, old cottonwood trees. A county agricultural extension agent told him the trees could fall in a windstorm. If they topple, the trees could hit his house or nearby homes. Manny wants to be sure he is "covered" in case the trees hit nearby homes.

____ 9. Omar let the collision insurance on his car lapse because the replacement cost of the car was less than the cost of the annual collision premium. He is planning on buying a new vehicle and will use the old auto as a trade-in.

10. Rochelle has saved enough money to buy an acre of land next to a state park. She plans to build a home on the land. A lake in the state park has a history of flooding. Rochelle wants to be sure her home is protected.

a. Auto

b. Health/ Disability

c. Life

d. Liability

e. Property

549

ASSIGNMENT SHEET 1

1. Answers should include the following in any order:
   - Information about the applicant
   - Vehicles
   - Use/rate
   - Vehicle coverages
   - Policy coverages
   - Lienholder
   - Household section
   - Insurance record
   - Operator information
2. Answers will vary but should show that the student knows the type of car affects the applicant's risk rating. Answers should include some of the following points:
   - Newer vehicles generally cost more to insure than do older ones.
   - More expensive vehicles usually cost more to insure than do less expensive ones.
   - Vehicles that withstand crashes will cost less to insure than those that crumple in a minor accident.
   - Vehicles for which parts are easy to locate generally cost less to insure than those for which parts are difficult to find.
   - Sports cars, luxury cars, and other autos that are favorite targets for thieves are more expensive to insure.
3. Students should indicate that the more miles someone drives, the greater the risk of having an accident, which leads to higher insurance rates.

4. Answers should include the following:

   Nine kinds of vehicle coverages

   - Bodily injury liability
   - P.D. liability (P.D. stands for property damage)
   - Auto med payments (med stands for medical)
   - Collision
   - Comprehensive
   - Towing
   - Rental reimbursement
   - Sound system
   - Tapes

   Three kinds of policy coverages

   - Auto death indemnity
   - Auto disability income protection
   - Uninsured motorists for bodily injury

5. Answers will vary, but students should explain that coverages other than those listed on the application may be added under the miscellaneous section. Based on what the applicant needs, additional coverages would be worked out between the applicant and the insurance agent.

6. Answers will vary, but students should explain the following:

   - A lienholder will generally want the borrower to have enough insurance to pay for the outstanding loan on a vehicle. That way, if the vehicle is damaged or destroyed in an accident, the lienholder could be assured that the applicant would have money to pay for the loan.

- Insurance companies need to know names and addresses of lienholders so that these lenders may be notified if the applicant changes insurance coverages. For example, if the applicant drops collision or comprehensive coverage of a vehicle for which there is an outstanding loan, the lienholder will be notified by the insurance company. In this way, the rights of the lienholder are protected.

7. Answers should include some of the following points:

   - Employment history may indicate how much of a risk someone is to insure and how well that individual will be able to pay for insurance. For example, someone who changes jobs a lot may be more of a risk than someone who has worked at one job for several years.

   - Some occupations may qualify for driving discounts. For instance, farmers qualify for driving discounts.

8. Answers will vary, but students should explain that the applicant's insurance record is another factor showing how much of a risk the applicant is to insure. Depending on the circumstances, someone who has had his or her insurance canceled in the past may be more of a risk to insure than someone who has had insurance for several years.

9. Answers should include the following in any order:

   - The complete name as it appears on the driver's license
   - Sex (male/female)
   - Relation to applicant
   - Date of birth
   - Original date person was licensed to drive (the date that person obtained his or her first driver's license)
   - Marital status
   - Occupation
   - Driver's license number
   - State in which the driver is licensed
   - Social security number
   - How much that driver uses the insured vehicle

10. Answers will vary, but students should explain that someone with a history of auto accidents and/or violation convictions will be more of a risk to insure. That person would be more likely to have other accidents or convictions, which could end up costing the insurance company money.

ASSIGNMENT SHEET 2

Major Medical Coverage Components

Insurance component	Leroy's payment	Insurance company's payment	Total payment
Deductible	$150	$ 0	$ 150
Co-insurance	$800	$3,200	$4,000
Stop-loss	$ 0	$2,630	$2,630
Total payment	$950	$5,830	$6,780

Calculations:

Deductible—

- Leroy's deductible is a flat $150.
- The insurance company does not pay a deductible.
- The total is $150 + $0 = $150.

Co-insurance—

- After paying the $150 deductible, Leroy pays 20 percent of covered expenses up to the stop-loss limit, which is $4,000. So, Leroy's co-insurance payment is .20 x $4,000 = $800.
- After the deductible is met, the insurance company pays 80 percent of covered expenses up to the stop-loss limit. So, the insurance company's payment is .80 x $4,000 = $3,200.
- The total is $800 + $3,200 = $4,000.

Stop-loss—

- Only the insurance company pays after the stop-loss limit has been reached. So, the insurance company pays the rest of the bill, as long as it falls below the upper limit. The rest of the bill is
  $6,780 - $(150 + 800 + 3,200) = $2,630.

Total payment—

- The total payment for Leroy is $150 + $800 = $950.
- The total payment for the insurance company is $3,200 + $2,630 = $5,830.
- The total payment for Leroy and the insurance company is $950 + $5,830 = $6,780.

ASSIGNMENT SHEET 3

1. e
2. c
3. b or c
4. b
5. a
6. d
7. b or c
8. d
9. a
10. e

WRITTEN TEST

INSURANCE

C III

NAME ______________________ SCORE ______

OBJECTIVE 1

Match terms associated with insurance to their correct definitions. Write the correct letters in the blanks. Terms and definitions are continued on the next page.

____ 1. A certain amount of money a policyholder must pay before insurance will pay to cover a loss

____ 2. A form of risk management that provides protection against personal and financial losses

____ 3. A written contract or certificate between insured and insurer specifying the terms and conditions of the insurance being given

____ 4. Amount of money that will be paid from a life insurance policy if the insured dies or reaches a certain age

____ 5. An insurance company representative who sells various types of insurance

____ 6. An insurance policy that covers several types of losses

____ 7. An extra insurance policy or clause attached to a basic policy; provides certain added benefits that will usually increase the cost of the insurance

____ 8. Any injury, illness, or condition diagnosed or treated during a certain amount of time before an individual is covered by a health insurance policy

a. Assets
b. Beneficiary
c. Cash value
d. Claim
e. Coverage
f. Deceased
g. Deductible
h. Estate
i. Exclusions
j. Executor
k. Face value
l. Group policy
m. Individual policy
n. Insurance
o. Insurance agent
p. Insured
q. Insurer
r. Liable
s. Network

____9. Arrangement of resources to protect against unexpected loss

___10. Health insurance policy for one person or one household

___11. Health insurance policy offered to a group of people

___12. Payment that the insured makes to the insurance company for its services

___13. Person named in a life insurance policy to receive payments when the insured

___14. Person covered by an insurance policy

___15. Request for payment of losses

___16. Responsible according to law

___17. Risks for which policy will pay; maximum amount of money the insurer will pay to settle a claim

___18. Something that harms or creates risk

___19. The possibility of loss

___20. The money that builds up in the savings portion of some kinds of life insurance policies

___21. Types of losses or circumstances not covered in an insurance policy

___22. Valuable possessions

___23. Company that provides insurance

t. Package policy

u. Peril

v. Policy

w. Pre-existing condition

x. Premium

y. Rider

z. Risk

aa. Risk management

bb. Security

cc. State license

dd. Trust

ee. Will

OBJECTIVE 2 **List two reasons people select insurance.**

____

____

____

____

OBJECTIVE 3 **Name ways a person can be insured.**

____

____

____

OBJECTIVE 4 **List four factors to check when selecting an insurance company.**

____

____

____

____

OBJECTIVE 5 **Label five types of insurance.** Write the type of insurance described in the blank.

______________ 1. Burial expenses, outstanding debts, and loss of income and security for the insured's dependents if the insured dies

______________ 2. Personal property which is damaged, destroyed, or stolen

______________ 3. Personal injuries, property damage, and legal proceedings that could occur as a result of an automobile accident

______________ 4. Expenses arising from illness and accident and against the loss of income because of illness and/or accident

______________ 5. Lawsuits arising because the insured, covered members of the insured's household, or the insured's property causes someone else personal injury or property damage

OBJECTIVE 6

Match types of auto insurance to their correct descriptions.
Write the correct letters in the blanks.

____1. Provides protection for insured person against bodily injury caused by a hit-and-run driver or an uninsured motorist who is legally liable for the injuries

____2. Pays for replacement or repair of an insured vehicle involved in a collision with another car or object or one that has overturned; pays up to the actual cash value of the vehicle; coverage provided regardless of who is at fault

____3. Allows each insured driver in an accident to file a claim for medical expenses and sometimes for lost wages with his or her own insurance company; coverage applies regardless of who is at fault; only required in some states

____4. Provides excess coverage when the liability coverage of the driver at fault is not enough to cover the medical expenses for another person's bodily injuries

____5. Pays medical costs of others and for legal defense of insured in automobile accidents for which insured is legally liable

____6. Covers noncollision damage to insured's vehicle

____7. Pays for medical and funeral expenses of insured person, insured household members, and any passengers who are injured or killed in the insured's vehicle, by the insured's vehicle, or by another vehicle the insured or family members are driving; coverage provided regardless of who is at fault

a. Bodily injury liability

b. Collision

c. Collision liability

d. Comprehensive physical damage

e. Faulty protection

payments

g. Motorist's major liability

h. No-fault protection

i. Property damage liability

j. Underinsured motorist

k. Uninsured motorist

____ 8. Pays for repair or replacement costs of another person's personal property because of damage insured driver causes to that property; pays for legal defense of insured

OBJECTIVE 7

Match types of basic health insurance to their correct descriptions. Write the correct letters in the blanks.

____ 1. Pays up to two-thirds of a person's gross salary if that person's income is stopped due to illness or accident; payments come on a regular basis

____ 2. Helps pay medical expenses for low-income people of all ages with state and federal funds

____ 3. Offers an alternative to health insurance by providing health services instead of medical benefits

____ 4. Covers cost of burial expenses, outstanding debts, and loss of security for insured's dependents if the insured dies

____ 5. A package of coverage that pays for hospital, surgery, and supply costs when someone is first admitted to a hospital

____ 6. A package of coverage that provides protection against huge medical bills that result from serious accidents or prolonged illnesses

a. Basic health insurance

b. Disability income insurance

c. Major medical insurance

d. None of the above

OBJECTIVE 8

Match types of health insurance programs to their correct descriptions. Write the correct letters in the blanks.

____1. Laws that provide financial security to employees and their families for injuries, illnesses, or death that occurs at work or from conditions at work

____2. Local health departments, volunteer agencies, or local health fairs offering free or low-cost medical services

____3. Offer an alternative to health insurance by providing health services instead of medical benefits

____4. Nonprofit groups that provide members with benefits for hospital care and surgical and medical services

____5. Uses state and federal funds to help pay medical expenses for low-income people of all ages

____6. Pays medical expenses for a single major disease or a group of major diseases

____7. Medical benefits provided to U.S. veterans, eligible dependents of U.S. veterans, or a survivor of a U.S. veteran; offers hospital and outpatient care for all service-related medical conditions

____8. Provides federally-funded medical benefits to most people 65 and older and to certain disabled individuals of any age; money is provided through the social security system

a. Blue Cross/Blue Shield

b. Co-insurance

c. Community services

d. Dental

e. Disability income

f. Dread disease

g. Health Maintenance Organizations (HMOs)

h. Hospital indemnity policies

i. Long-term care

j. Major medical

k. Medicaid

l. Medicare

m. Preferred Provider Organizations (PPOs)

n. Stop-loss

o. Upper-limit

p. Veterans' Administration (VA)

____ 9. Provides coverage for medical treatment of teeth, gums, and other parts of the mouth

____ 10. Policies that pay benefits only when the insured is hospitalized

____ 11. Provides coverage for eye examinations and the purchase of prescription lenses, frames, and contact lenses

____ 12. Types of HMOs in which a group of medical-care providers contract with either an employer or a health insurance company to offer services at a discount to that employer's workers or to the insurance company's policyholders

____ 13. Helps pay for long-term health care that may be needed because of illnesses or disabilities

q. Vision

r. Workers' compensation

OBJECTIVE 9

Match types of life insurance to their correct descriptions. Write the correct letters in the blanks.

____1. Provides combination of temporary insurance and savings; policy may be cashed in for face value at end of the period for which it is written

____2. Provides chance to put premium payments into different investments

____3. Provides coverage for a specified amount of time and pays a death benefit only if the insured dies within the time period

____4. Provides flexibility in that within certain limits, it allows insured to design premium payment schedules and protection levels; offers high-yield, short-term, tax-deferred savings

____5. Provides protection as long as the insured lives; does not have an increase in premiums as the insured ages; has a savings component; face value is not available until death or old age

a. Endowment insurance

b. Liability life insurance

c. Temporary life insurance

d. Term insurance

e. Universal life insurance

f. Variable life insurance

g. Whole life insurance

OBJECTIVE 10

List three items which property owners may insure.

____

____

____

OBJECTIVE 11

List four types of property insurance coverage.

____

____

____

____

OBJECTIVE 12 **List types of package policies for insuring property.**

____

____

____

OBJECTIVE 13 **List three general factors that affect the cost of insurance.**

____

____

____

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 14 Analyze an auto insurance application. SCORE ________

OBJECTIVE 15 Calculate health-care costs. SCORE ________

OBJECTIVE 16 Analyze insurance situations. SCORE ________

WRITTEN TEST ANSWERS

INSURANCE

C III

OBJECTIVE 1

1. g
2. n
3. v
4. k
5. o
6. t
7. y
8. w
9. aa
10. m
11. l
12. x
13. b
14. p
15. d
16. r
17. e
18. u
19. z
20. c
21. i
22. a
23. q

OBJECTIVE 2

Answer should include any two of the following:

- Protects a person and his or her family financially and reduces the hardship of unexpected loss
- Meets an individual's obligation to others who might suffer injury or loss because of something the individual did
- Makes it possible for a person to take certain risks he or she otherwise could not take
- Allows a person to meet legal and/or financial requirements

OBJECTIVE 3

Answer should include the following:

- Buy insurance
- Receive employee benefits
- Use self-insurance

OBJECTIVE 4

Answer should include any four of the following:

- Company's reputation
- Premium rates for the same kind of protection at different companies
- Financial strength of company
- Possession of state license by company
- Availability of nationwide claim-service network
- Promptness of claim settlement

OBJECTIVE 5

1. Life insurance
2. Property insurance
3. Auto insurance
4. Health/Disability insurance
5. Liability insurance

OBJECTIVE 6

1. k
2. b
3. h
4. j
5. a
6. d
7. f
8. i

OBJECTIVE 7

1. b
2. d
3. d
4. d
5. a
6. c

OBJECTIVE 8

1. r
2. c
3. g
4. a
5. k
6. f
7. p
8. l
9 d
10. h
11. q
12. m
13. i

OBJECTIVE 9

1. a
2. f
3. d
4. e
5. g

OBJECTIVE 10

Answer should include any three of the following:

- Home
- Appurtenant structures
- Other personal property
- Living expenses if forced to live away from home
- Personal liability

OBJECTIVE 11

Answer should include any four of the following:

- Package policy
- Liability
- Fire and contents of structure
- Flood
- Crime
- Earthquake
- Extended coverage
- Additional living expense
- Homeowner
- Mobile homeowner
- Condominium owner
- Renter

OBJECTIVE 12

Answer should include the following:

- Basic
- Broad
- Comprehensive

OBJECTIVE 13

Answer should include any three of the following:

- Risks involved in insuring a particular person
- The capabilities of the insurance company
- Type of coverage provided by the insurance company
- Amount of coverage provided by the insurance company
- Amount the insurance company has had to pay in claims in the past
- Amount of insured's deductible

OBJECTIVE 14	Refer to answers to Assignment Sheet 1.
OBJECTIVE 15	Refer to answers to Assignment Sheet 2.
OBJECTIVE 16	Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

SAVINGS

C IV

INTRODUCTION

This unit discusses how saving allows an individual to meet financial goals, cover unexpected expenses, and provide for major purchases. The unit also presents what kinds of savings tools are available for an individual to use.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe savings and identify savings tools. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with savings to their correct definitions.
2. Match types of savings accounts to their correct definitions.
3. Select from a list characteristics of savings accounts.
4. Identify reasons for saving money.
5. List three methods an individual can use to establish a savings habit.
6. Describe how time, money, and rate of return affect financial goals.
7. Apply the "Rule of 72." (Assignment Sheet 1)
8. Complete savings deposit slips. (Assignment Sheet 2)

PREPARATION

- Obtain materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite a guest speaker to discuss savings accounts and investments.
- Provide the guest speaker with unit objectives and information sheets before he or she meets with the class.
- Arrange for use of audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Post articles about saving money on a bulletin board.
- Discuss the terms and definitions associated with saving money.
- Supplement the objective by using Handout 1, "Investment Terms and Definitions." Use this handout to help compare savings accounts and investments.

Objective 2

- To introduce the objective, ask students what "saving" means.
- Ask students if they have savings accounts. For what are they saving their money?
- Ask students how saving money can help them reach their goals. What kinds of goals can savings accounts help an individual meet? (Savings accounts provide for goals such as buying clothes, taking a weekend trip, attending a postsecondary school, buying a house, or retiring.)

- Supplement the objective with Handout 2, "Types of Low-Risk Investments"; Handout 3, "Types of High-Risk Investments"; Handout 4, "Features of an Individual Retirement Account (IRA)"; and/or Handout 5, "Interpreting a Stock Market Report" and answers to Handout 5.

- Use Supplement 1, "Comparison of Savings and Investments," to show students kinds of savings and investments.

- To help students distinguish between savings accounts and investments, have students compare the advantages and disadvantages of investing the same amount of money in a passbook savings account, a certificate of deposit, and a common stock.

- Have students play the *Economics and the Stock Market Game*.

- Supplement presentations on investments with any of the following publications: *Investment Swindles: How They Work and How to Avoid Them, Investors' Bill of Rights, Understanding Opportunities and Risks in Futures Trading, How to Invest $50 to $5,000, How to Read a Financial Report, How to Read a Stock Market Quotation, The Investor's Information Sourcebook, What Every Investor Should Know, The Wall Street Journal Education Edition,* and *The Savings Bonds Question and Answer Book.*

Objective 3

- Invite a professional financial adviser to class to provide information on different kinds of savings accounts and investments.

- Supplement the objective with Handout 6, "Factors to Consider Before Investing Money" and Handout 7, "Analyzing Investment Situations" with answers to Handout 7.

- Have each student select a company listed on the stock exchange and report to the class on the company. The student should report on the company's business, management quality, past earnings, growth potential, and yield. In the report, the student should indicate whether he or she would invest in the company and give reasons for his or her choice. Students may find needed information from a company's annual report or library resources.

Objective 4

- Review with the students reasons for saving money.

- Supplement the objective with information from the fact sheets *Planning Ahead for College Costs: Saving* and *Planning Ahead for College Costs: Financial Help.*

- Split the class into groups. Have each group develop a savings/investment plan for a single person working at his or her first full-time job; a family with young children; and a retired couple. Students should consider each investor's stage of life, personal net worth, and the economic condition of the country or region. For each investor, have students list the following: savings and investment goals, considerations when deciding how much and where to invest, and how the current economic climate might affect the investments.

Objective 5

- To introduce the concept of establishing a savings habit, ask students if they have routines they follow in the morning in preparing for school. Ask them if they have any routines they follow in preparing to study or do homework. Review how a savings habit, like other personal routines, can help a person organize and manage his or her life.

- Have students discuss how they can save money more effectively.

- Ask students why it is important to develop the savings habit early in life.

- Present the pay-yourself-first system as one means of learning how to save.

- Supplement the objective with Handout 8, "Establishing an Investment Plan" and Handout 9, "Sources of Financial Planning Information."

- Supplement the objective with information from the fact sheet *Choosing Financial Advisers.*

- Ask students who or what they would consult before making an investment. List their answers on the chalkboard or on a blank transparency.

- Familiarize students with sources of financial information by showing them books on personal finance and introducing them to the business and finance sections of newspapers and magazines.

  EXAMPLES: *Wall Street Journal, Business Week*

- Select a group of students to act as investigative reporters for one week. The students should look for news related to the financial marketplace and should then hold a news conference to report their findings to the class. Broaden this activity by giving some students feature assignments that would be included in the news conference. Feature assignments could include researching and reporting on information included in a company's annual report, surveying the school's student population for a report on the types of financial goals students have, researching and describing how the current economic condition of the region or country is affecting how people are saving and investing, and interviewing a financial adviser on the advantages and disadvantages of different kinds of investments.

  NOTE: To add realism to the news conference, teachers could arrange to have it videotaped.

Objective 6

- Present how time, money, and rate of return help an individual meet his or her financial goals.

APPLICATION

Objective 7

- Present the "Rule of 72."
- Have students complete Assignment Sheet 1.

Objective 8

- Use Transparency Master 1, "Savings Account Deposit Slip," to show students how to fill out a savings deposit slip. Remind students that checks should be endorsed before they are deposited.
- Use Transparency Master 2, "Savings Account Withdrawal Slip," to show students how to fill out a savings withdrawal slip.
- Have students complete Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate students on assignment sheet activities, if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- Commodity Futures Trading Commission. *Investment Swindles: How They Work and How to Avoid Them.* Washington, D.C.: U.S. Government Printing Office, 1987.
- Commodity Futures Trading Commission and U.S. Postal Service. *Investors' Bill of Rights.* Washington, D.C.: U.S. Government Printing Office, 1987.
- Commodity Futures Trading Commission. *Understanding Opportunities and Risks in Futures Trading.* Washington, D.C.: U.S. Government Printing Office, 1986.
- Donovan, Pat and Dottie Goss. *Planning Ahead for College Costs: Financial Help.* Home Economics Fact Sheet No. T-4221. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.
- Donovan, Pat and Dottie Goss. *Planning Ahead for College Costs: Saving.* Home Economics Fact Sheet No. T-4222. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.
- Dunnan, Nancy. *How to Invest $50 to $5,000.* New York: Harper & Row, Publishers, Inc., 1987.

- *Economics and the Stock Market Game.* New York: Joint Council on Economic Education, n.d.

  NOTE: Teachers may purchase this game by writing to Joint Council on Economic Education, 432 Park Avenue South, New York, New York 10016, or by calling 800-338-1192 or 212-685-5499.

- Folk, Karen Fox and Dottie Goss. *Choosing Financial Advisers.* Home Economics Fact Sheet No. T-4228. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, or call 405-744-5385.

- *How to Read a Financial Report.* Somerset, New Jersey: Merrill Lynch, Pierce, Fenner & Smith, Inc., n.d.

  NOTE: This publication describes how to read and interpret financial statements. Teachers may obtain a free copy by writing to Merrill Lynch, Pierce, Fenner & Smith, Inc., 265 Davidson Avenue, Somerset, New Jersey 08873.

- *How to Read a Stock Market Quotation.* Princeton, New Jersey: Dow Jones & Company, Inc., n.d.

  NOTE: This publication describes how to interpret stock market quotations listed in major daily newspapers. Teachers may obtain a free copy by writing to Educational Service Bureau, Dow Jones & Company, Inc., P.O. Box 300, Princeton, New Jersey 08540.

- Lesko, Matthew. *The Investor's Information Sourcebook.* New York: Harper & Row, Publishers, Inc., 1988.

  NOTE: Teachers may purchase this book by writing to Harper & Row, Publishers, Inc., 10 East 53rd Street, New York, New York 10022.

- Securities and Exchange Commission. *What Every Investor Should Know.* Washington, D.C.: U.S. Government Printing Office, 1985.

- *The Wall Street Journal Education Edition*. Princeton, New Jersey: Dow Jones & Company, Inc., n.d.

  NOTE: This is a student edition of the *Wall Street Journal*. It describes how to read the *Journal*. Teachers may obtain up to 50 free copies by writing to Educational Service Bureau, Dow Jones & Co., Inc., P.O. Box 300, Princeton, New Jersey 08540.

- U.S. Department of the Treasury. *The Savings Bonds Question and Answer Book*. Washington, D.C.: U.S. Government Printing Office, 1987.

  NOTE: United States Government publications listed as suggested resources may be ordered from the *Consumer Information Catalog*. To request the catalog, write to S. James, Consumer Information Center-N, P.O. Box 100, Pueblo, Colorado 81002.

UNIT REFERENCES

- Campbell, Sally R. *The Confident Consumer*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- *Development of Financial Skills*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.
- *High School Financial Planning Program Instructor's Manual*. Denver, Colorado: The College for Financial Planning, 1988.
- Money Management Institute, ed. *Your Guide for Teaching Money Management*. Prospect Heights, Illinois: Household Financial Services, 1988.
- Money Management Institute, ed. *Your Savings and Investment Dollar*. Prospect Heights, Illinois: Household Financial Services, 1984.
- *Personal and Family Financial Planning: Strategies for Teaching*. Washington, D.C.: Education Relations and Resources, American Council of Life Insurance, Health Insurance Association of America, 1984.
- Pitts, Joyce M. *Managing Your Personal Finances*. Home and Garden Bulletin No. HG-245. Washington, D.C.: United States Department of Agriculture, Extension Service, Agricultural Research Service, 1986.

- Ryan, Joan S. *Managing Your Personal Finances.* Cincinnati, Ohio: South-Western Publishing Company, 1985.
- Ryan, Joan S. *Managing Your Personal Finances*, 2nd ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.
- *Skills for Managing Life: Consumer Education, High School Curriculum Guide*, special ed. East Lansing, Michigan: Michigan Department of Education, Vocational-Technical Education Service, 1987.
- Stachowicz, Jim. *Money Facts for the American Consumer.* Longwood, Florida: JKM Publishing Company, 1988.
- Tucker, James F. *Managing Your Own Money, A Financial Guide for the Average Wage Earner.* New York: Red Dembner Enterprises Corporation, 1984.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 006	Defines	Economic terms	
	Free Enterprise 029	Defines	Economic terms	Inflation/ deflation
	Free Enterprise 052	Defines	Economic terms	Savings
OBJECTIVE 2	Free Enterprise 052	Defines	Economic terms	Savings
OBJECTIVE 3	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 4	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 5	Free Enterprise 103	Describes/ Explains	Investment risks/types	
OBJECTIVE 6	Free Enterprise 103	Describes/ Explains	Investment risks/types	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Free Enterprise 103	Describes/ Explains	Investment risks/types	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Mathematics 039	Computes	Division	Decimals
	Mathematics 065	Computes	Multiplication	Decimals
	Mathematics 084	Computes	Subtraction	Decimals
	Mathematics 227	Solves problems	Fractions/ decimals/ ratios/ percents	
	Mathematics 229	Solves problems	Generate conclusions	Deductive reasoning
OBJECTIVE 8	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 084	Computes	Subtraction	Decimals

INVESTMENT TERMS AND DEFINITIONS

INTRODUCTION

For many people, investments are difficult to understand. Learning the following terms can help remove some of the mystery associated with investments.

- **Bear market**—Time when the average price of all stocks drops because of widespread selling of stocks

  NOTE: To be "bearish" means to be pessimistic about the market outlook.

- **Bond**—Certificate of debt issued by a corporation or government and bought by investors

  NOTE: The issuing corporation or government pays the investor a fixed interest rate on the certificate for a certain amount of time. The interest rate is based on the face value of the bond. At the end of the specified time period, the investor redeems (cashes in) the bond for its face value.

- **Bond rating**—Means of evaluating the safety and quality of bonds

  NOTE: Moody's Investor Services and Standard and Poor's Corporation are two companies that rate the safety and quality of bonds.

  EXAMPLES: AAA or AA ratings indicate the highest grades and highest degree of safety for investor's principal and interest; BBB ratings are considered riskier investments than bonds rated as AAA, AA, or A.

- **Broker**—Agent who buys and sells securities for his or her customers

- **Bull market**—Time when the average price of all stocks rises because of widespread buying of stocks

  NOTE: To be "bullish" means to be optimistic about the market outlook.

- **Corporation**—Group of people given legal rights to act as one organization with its own set of rights and responsibilities

  NOTE: The corporation's rights and responsibilities are separate from those of its individual members.

- **Dividend**—Money paid to stockholders from profits of a corporation

- **Face value**—Amount for which a bill, bond, note, or other investment is issued; value is written or printed on the instrument

- **Invest**—To spend money to make money

  NOTE: Investing money allows a person to meet long-term goals. An individual usually begins investing only after he or she has enough money in savings to meet emergencies and short-term goals.

- **Investment**—Something into which money is placed for profit

  EXAMPLES: Real estate, stocks, bonds, precious gems

  NOTE: An investment may also be called an instrument. The term instrument refers to the means by which something is done. In this instance, an instrument would be the means by which money is made. Investments often offer high but variable interest rates, are used mainly to provide money for long-term goals, are risky in that all or part of the money invested may be lost, and may require money remain invested for a certain amount of time.

- **Investor**—Organization or individual that invests money

- **Maturity**—Time at which a financial obligation is due to be paid

- **Over-the-counter exchange**—A transaction that refers to buying and selling securities through a broker, but not through a stock exchange

  EXAMPLES: Buying or selling unlisted securities, government bonds, municipal bonds

- **Portfolio**—List of investments owned by an organization or an individual

- **Principal**—Amount of money deposited or invested; does not include earned interest

- **Securities**—Issued by governments and corporations to raise money so the governments and corporations can function and grow

  EXAMPLES: Stocks, bonds, money market funds, mutual funds

- **Stock**—A share in the ownership of a corporation

  NOTE: Stock value may increase or decrease based on the success, or perceived success, of the corporation.

- **Stock exchange**—Place where stocks and bonds are bought and sold

  EXAMPLES: New York Stock Exchange—the largest stock exchange in the United States; American Stock Exchange—the second largest stock exchange in the United States

- **Stockholder**—Someone who owns stock

  NOTE: An individual who owns stock actually owns part of the issuing corporation and is therefore entitled to a share of the corporation's profits.

- **Stock index**—Tracks averages in stock values

  EXAMPLES: Dow Jones Industrial Average (DJIA)—average price of thirty well-known, industrial stocks listed on the New York Stock Exchange; Standard & Poor's 500—average of the prices of 500 stocks

- **Stock market**—Place where supply and demand for investments meet

  NOTE: The stock market is also called the securities market.

  EXAMPLE: Stock exchange

- **Unlisted security**—Stock not listed with a stock exchange

  NOTE: Small companies known in a particular region but not known nationally often offer unlisted securities. Unlisted securities are usually riskier investments than are securities listed with an exchange.

- **Yield**—Financial return on an investment; usually given as a percentage

TYPES OF LOW-RISK INVESTMENTS

INTRODUCTION

Investments provide high money-growth potential to meet long-term goals. But with that potential for making money also comes the risk of losing money. Investments vary in the amount of risk each carries. A wise investor needs to know what kinds of investments are available and how much risk each one carries with it. The following low-risk investments generally provide a good return for a relatively low amount of risk.

- **Corporate bond**—Certificate of debt issued by a corporation and bought by investors; based on the face value, investors are paid a fixed interest rate on the certificate for a certain amount of time; at the end of the specified time, the investor cashes in the certificate for its face value

  NOTE: A corporate bond generally provides a smaller but surer financial return than do other kinds of investments. A bond investor does not actually own a part of the company as stockholders do. Consequently, owners of bonds do not have company voting privileges. However, if the issuing corporation would go broke, bonds are paid off before stocks are. This is because bonds are company debts. Risk involved with buying a corporate bond is twofold: the corporation's financial condition will determine how quickly it makes interest payments, and the interest paid on the bonds may not be as high as interest paid on other kinds of investments.

- **Corporate note**—Written promise to repay a loan with interest; given to investor who loans money to a corporation or business

  NOTE: Because companies offering corporate notes generally have good investment ratings, a corporate note is a relatively safe investment. Interest rates and maturity dates for a corporate note are set when the note is purchased, so the investor knows how much and when money will be received.

- **Money market fund**—Type of mutual fund that deals only in high-interest, short-term investments

  EXAMPLES: U.S. Treasury bills, certificates of deposit

  NOTE: Money market funds are considered safe because investments are usually affiliated with and insured by the U.S. government.

- **Municipal bond**—Certificate of debt issued by a city, state, or other local government and bought by investors; based on the face value, investors are paid a fixed interest rate on the certificate for a certain amount of time; at the end of the specified time, the investor cashes in the certificate for its face value

  NOTE: Although municipal normally refers to a city or its government, the term is also used to describe bonds issued by cities, states, or other local governments. Interest earned on municipal bonds is exempt from federal income tax and from some state and local income taxes. Risk involved with buying municipal bonds depends on the financial condition of the city, state, or other agency issuing the bonds. As with corporate bonds, interest paid on municipal bonds may not be as high as interest paid on other types of investments.

- **Mutual fund**—Company that pools its investors' money to buy securities from corporations and governments

  NOTE: A mutual fund operates by having many individuals deposit their money in the fund; the fund is then managed and invested by financial experts. Individuals participating in the fund receive dividends based on how well the investments do. An advantage of the mutual fund is diversification. Diversification means that the overall success of the fund does not depend on how well just a few investments perform. Another advantage is that an individual can invest in a mutual fund with a relatively small amount of money. By combining money from several investors, the mutual fund is able to buy securities that small investors would not be able to buy on their own. This increases the earning potential of each investor's money.

- **Preferred stock**—Corporate stock with a set dividend rate; paid before dividends on common stock are paid

  NOTE: Investing in preferred stock is generally less risky than investing in common stock is. This is because preferred stockholders are paid before common stockholders are. This preferred treatment applies to dividend payments and in the event of a company being dissolved. If a company is dissolved, preferred stockholders are paid after the company's debts are paid and before the common stockholders are paid.

- **Treasury issues**—Bills, notes, or bonds issued by the United States Treasury Department that are sold at a discount and are then cashed in at maturity for the face value

  NOTE: The United States Treasury issues bills, notes, and bonds to raise money and finance its debt. Treasury issues are considered safe investments since they are backed by the U.S. Government.

- **U.S. savings bond**—Government bond issued in Series EE and Series HH by the U.S. Treasury

  NOTE: Series EE bonds are available in multiples of $25. Series EE bonds are bought at half the face value of the bond and mature to full face value in about 10 years, depending on interest rates. Series HH bonds cannot be purchased with cash; Series HH bonds are sold in exchange for Series EE bonds in denominations of $500 or more. Series HH bonds are bought for the face value and pay interest twice a year by check at a flat interest rate. A disadvantage of U.S. savings bonds are that they tie up money for a long time. Advantages are that they are safe investments and that interest on the bonds is exempt from state and local taxes.

TYPES OF HIGH-RISK INVESTMENTS

INTRODUCTION

High-risk investments are characterized by three features: 1. They offer an individual the opportunity to make large profits. 2. They are generally less "safe" than are low-risk investments (meaning the investor has a greater chance of losing his or her invested money). 3. They are more difficult to buy and sell in a short amount of time. Because of the risk involved, an investor should be well-informed about a particular high-risk investment before placing money in that instrument. High-risk investments include:

- **Business venture**—Creation of a business to sell a product, service, or idea

  NOTE: If the business is popular, it can make the investor rich. If the business does not succeed, the investor can lose a lot of money.

- **Collectible**—Rare or valuable item that people collect

  EXAMPLES: Coins, art, antiques

  NOTE: An advantage of investing in collectibles is that someone can start small. Another advantage is that the investor usually enjoys collecting and owning the item. A disadvantage is that a collectible is often difficult to sell on short notice.

- **Commodities**—Goods that make up life's basic necessities

  EXAMPLES: Items used for food, clothing, energy, and shelter, such as wood, soybeans, copper

  NOTE: Commodities may be purchased outright or with a contract. The contract is called a futures contract, which means the investor will buy or sell a commodity on a specified future date for a set price. With the contract, the buyer pays a certain percentage of the commodity's value. By using a futures contract, the buyer can buy and sell a commodity without actually having to receive and store the goods.

  When an investor buys a commodity, he or she is speculating (making an educated, risky guess) that the item will be needed in greater quantity at some future date. The investor's goal is to sell the commodity on a future date for a profit. Investing in commodities is a great risk, takes large amounts of money, and requires wisdom about factors which influence commodity prices. These factors include crop, economic, and political conditions.

- **Common stock**—Corporate stock with a dividend rate that varies with how well the company is doing or is thought to be doing

  NOTE: Common stock dividends are based on corporate profits. The better a company is doing, the higher the dividends. Common stockholders have more say in how a company is run than do preferred stockholders. Common stockholders elect the company's board of directors and vote in stockholders' meetings, while preferred stockholders do not. On the negative side, though, is the risk a common stockholder takes in investing in a company. If a company does poorly, the investor can lose money as the price of the company's stock drops. For this reason, common stock is a riskier investment than is preferred stock.

- **Junk bond**— Type of corporate bond; issued when a corporation wants to borrow money quickly

  NOTE: Junk bonds offer high interest rates but are considered very risky because the bonds are unsecured—meaning that the issuing corporation's credit and reputation are the only guarantees that the bonds will make money. Secured bonds, on the other hand, are guaranteed by a pledge of property or other assets.

- **Precious gem**—Natural, high-value stone

  EXAMPLES: Diamonds, rubies, emeralds

  NOTE: Precious gems earn no interest or dividend for the owner. The owner may or may not make a profit when the gems are sold. The market for selling gems is unpredictable. Therefore, someone who invests in precious gems should be able to keep the gems until market conditions for selling are good. An investor in precious gems also needs to understand some basics about how gems are priced and what makes a gem valuable.

- **Precious metal**—Natural, high-value metal

  EXAMPLES: Gold, silver, platinum

  NOTE: As with precious gems, precious metals earn no interest for the owner; the owner may make a profit when the metals are sold. The market for selling metals is also unpredictable, which means the owner should be able to keep the metals until market conditions for selling are good.

- **Real estate**—Land and any structure attached to land

  NOTE: People invest in real estate in several ways: by buying property and living in it, by buying and renting property, and by buying property and keeping it only long enough to sell it for a profit.

FEATURES OF AN INDIVIDUAL RETIREMENT ACCOUNT (IRA)

INTRODUCTION

An Individual Retirement Account (IRA) is designed to help people save and invest their money for retirement. To encourage people to invest in IRAs, the United States government has given IRAs the following features:

NOTE: In time, the federal government may change some features of IRAs.

- May be opened in addition to another retirement plan that exists through an employer

- Allows annual contributions up to a certain amount

  NOTE: In 1990, the maximum contribution was $2,000 of salary per year (or $2,250 if the contributor had a nonworking spouse) into a government-approved account.

- Allows deduction of contributions from annual taxable income

  NOTE: The Tax Reform Act of 1986 places some restrictions on the individual's ability to deduct annual contributions from taxable income.

- Defers taxes until the holder begins withdrawing money from the account

  NOTE: By the time someone begins withdrawing money from an IRA, he or she should be in a lower tax bracket than when the person was saving and investing money in the IRA. Tax bracket refers to how much income tax someone must pay. Someone in a high tax bracket is taxed more than someone in a low tax bracket.

- Provides varying interest rates, depending on the type of IRA investment

  EXAMPLES: Certificates of deposit, mutual funds, special United States Treasury retirement bonds

- Requires that the holder either be disabled or reach 59 1/2 years of age before withdrawing money; otherwise, the holder must pay a 10-percent penalty and taxes
- Requires holder to begin withdrawals at age 70 1/2

INTERPRETING A STOCK MARKET REPORT

INTRODUCTION

Major daily newspapers normally have a financial section where data for common stock traded on the New York Stock Exchange (NYSE) and American Stock Exchange (AMEX) are listed. During weekdays, a daily newspaper will report closing prices for each day. On weekends, the newspaper will give a summary of the week's trading activities.

To interpret a stock market report in the newspaper requires the reader to know what each column in a stock quotation listing means. Following is a summary of how to interpret each column.

52-Week High (Hi)—Highest price paid per share of stock during the last 52 weeks

52-Week Low (Lo)—Lowest price paid per share of stock during the last 52 weeks

Stock—Abbreviated name of the company

Dividend (Div)—Annual dividend paid by the company for each share of stock; based on the rate of the most recent quarterly payment

Yield % (Yld %)—Rate of return for each share of stock; calculated by dividing the dividend by the closing price and multiplying by 100 to obtain the percentage

NOTE: Yield % indicates how well a stock is producing income.

PE Ratio—Price to earnings ratio; calculated by dividing the latest closing price per share of stock by the latest company earnings per share of stock

NOTE: A high ratio is good, indicating investors are confident in the company and are willing to pay more to invest in the company. On the other hand, a low ratio shows that investors are not willing to pay much for the stock, indicating that investor confidence in the stock and the company is low. Comparing PE ratios within a particular industry is one means an investor can use to determine whether he or she should invest in a company. Generally, an individual should avoid investing in companies that have PE ratios at the high and low ends of the scale within an industry.

Sales 100s—Total volume of sales for the day stated in 100s

EXAMPLE: The number 29 would mean 2900 shares of stock were bought and sold that day.

NOTE: The column heading may be titled **Vol 100s** (for volume of sales in 100s) instead of **Sales 100s**.

High (Hi)—Highest price paid for one share of stock on that trading day

Low (Lo)—Lowest price paid for one share of stock on that trading day

Close—Last price paid for stock on that trading day

Net Change (Net Chg)—Difference between closing price of one share of stock on that trading day and previous trading day; plus sign shows closing for current day is higher; negative sign shows closing for current day is lower

NOTE: The symbol "..." means no net change.

EXAMPLE: The following column explanations are based on information from row 1 of the "Stock Market Report." The "Stock Market Report" is included as part of this handout.

Column 1—The 52-week high for one share of ABC stock is 37 1/2, or $37.50 per share.

Column 2—The 52-week low for one share of ABC stock is 22 1/4, or $22.25 per share.

Column 3—The abbreviated name of the stock is ABC.

Column 4—The dividend per share of ABC is $0.48.

Column 5—The yield for ABC is 1.4 percent.

Column 6—The PE ratio for ABC is 22.

NOTE: This indicates that a share of ABC stock is selling for 22 times what the company is earning per share. Earnings per share can also be calculated by dividing the closing price by the PE ratio of one share of stock on a particular trading day. For ABC, the earnings per share are $1.61 ($35.50/22).

Column 7—The number of ABC shares traded (bought and sold) is 27,900.

Column 8—The highest selling price for ABC on that trading day is 36 1/8, or $36.125 per share.

Column 9—The lowest selling price for ABC on that trading day is 35 1/8, or $35.125 per share.

Column 10—The price of the last share of ABC stock sold that day is 35 1/2, or $35.50.

Column 11—The net change for ABC between the previous trading day and the current trading day is - 7/8.

NOTE: This negative change indicates that the closing price for ABC on the previous trading day was 36 3/8, or $36.375 per share.

DIRECTIONS

Complete Parts I and II. For help, refer to the information in the introduction to this handout.

Part I

Refer to the "Stock Market Report," included as part of this handout, to answer the following questions:

1. What is the lowest price for DEF for the past 52 weeks?
2. What is the highest price for MNO for the past 52 weeks?
3. How many shares of GHI were bought and sold on this trading day?
4. What was the closing price for JKL on the previous trading day?
5. How much of a dividend would an investor receive as a DEF common stockholder?
6. What is the lowest price paid for ABC on this trading day?
7. Which stock has the largest volume of sales on this trading day?
8. Which stock has the largest yield?

STOCK MARKET REPORT

52-Week Hi	52-Week Lo	Stock	Div	Yld %	PE Ratio	Sales 100s	Hi	Lo	Close	Net Chg
37 1/2	22 1/4	ABC	.48	1.4	22	279	36 1/8	35 1/8	35 1/2	-7/8
30 3/8	15 1/2	DEF	.24	.8	29	1024	29 7/8	29 3/4	29 7/8	+1/8
9 3/4	5 7/8	GHI	.32	3.8	11	25	8 1/2	8 3/8	8 1/2	+1/8
42 1/2	35 5/8	JKL	3.08	7.3	11	1481	42 1/2	42	42	—
60 3/8	45 1/4	MNO	1.35	2.5	15	910	53 7/8	53 1/2	53 1/2	-1/4

Part II

Using a stock report from a daily newspaper, keep track of gains and losses for five different stocks for three days. Record information in the "Tracking Stock" form, included as part of this handout.

TRACKING STOCK

	Starting Date	Abbreviated Name of Stock	*Purchase Price of One Share	Price of Five Shares	Closing Price Per Share			Three-Day Net Gain or Loss Per Share	Three-Day Net Gain or Loss for Five Shares
					Day 1	Day 2	Day 3		
EXAMPLE:	12/7	PQR	29	145.00	29	29 1/4	29 3/8	29 3/8-29=$^{+}$3/8	$^{+}$3/8X5=$^{+}$1.875
EXAMPLE:	12/7	STX	197	985.00	197	198 1/8	199	199-197=$^{+}$2	$^{+}$2x5=$^{+}$10.00

* Use the closing price for that Stock on Day 1.

HANDOUT 5 - Adult and Family Living
C IV - 31

ANSWERS TO HANDOUT 5

Part I

1. 15 1/2 or $15.50
2. 60 3/8 or $60.375
3. 2,500
4. 42 or $42.00
5. .24 or $0.24
6. 35 1/8 or $35.125
7. JKL
8. JKL

Part II

Answers will vary, depending on which stocks the student selects. Answer formats should resemble those given in the two examples.

FACTORS TO CONSIDER BEFORE INVESTING MONEY

INTRODUCTION

Investing money means making a commitment. In deciding what kind of commitment to make, an individual needs to first consider nine factors:

- **Convenience**—How much effort someone wants to put into managing investments
- **Diversification**—Lowering the risk of investing by putting money into different kinds of instruments

  NOTE: By diversifying, someone reduces the chances of losing all of his or her invested money.
- **Length of time**—Amount of time an individual leaves money invested

  NOTE: The longer someone leaves money invested, the more the money is likely to earn in interest.
- **Liquidity**—Ease with which an individual can cash in an investment without losing the original amount of money invested

  NOTE: Someone who needs quick access to his or her money should use liquid savings and/or investments such as savings accounts and certificates of deposit. Someone who does not need quick access to his or her money can put money in less liquid investments such as real estate and precious metals.
- **Marketability**—Ease with which someone can cash in or trade an investment

  NOTE: Most stocks and bonds are marketable because they are relatively easy to trade through stock exchanges. Less marketable are real estate, art, and coins. These less-marketable items are more difficult to trade or cash in because there is not a central place in which to exchange them.

- **Return**—Money earned on an investment

  NOTE: The return may be paid as interest, dividends, or profit.

- **Risk tolerance**—Level of risk someone can afford to take in investing his or her money; refers to the amount of money someone can afford to lose

  NOTE: Risk tolerance is closely related to what is called the risk-to-reward relationship of investing. This is because when someone invests money, how much the investment can earn is related to how risky the investment is. High-risk investments offer high rates of return but also carry a high risk of loss. For example, someone who can afford to risk losing money has a high-risk tolerance and can afford to put money in high-risk investments. Someone who takes big investment risks (who has a high-risk tolerance) stands to make a lot of money (a big reward) or to lose the investment (because of the high risk). Low-risk investments, on the other hand, offer relatively low rates of return but also carry a low risk of loss. Low-risk investments offer an individual more financial security. Someone who cannot afford to lose money has a low-risk tolerance and should therefore put money only in low-risk investments.

- **Security of principal**—How safe an original investment is

- **Tax status**—Refers to tax status of investments; investments may be taxed, tax deferred, or tax free

  EXAMPLES: Tax deferred: Individual Retirement Account (IRA); tax free: municipal bond

6C0

ANALYZING INVESTMENT SITUATIONS

INTRODUCTION

Different factors affect how an individual will save and invest money. To make wise investment decisions, an individual should know what these factors are and how each relates to saving and investing.

DIRECTIONS

Determine which factor(s) the person in each situation must consider. Then write the correct letter(s) in each blank. Each factor may be used more than once. Refer to Handout 6 for definitions of each factor.

a. Convenience

b. Diversification

c. Length of time

d. Liquidity

e. Marketability

f. Return

g. Risk tolerance

h. Security of principal

i. Tax status

____ 1. Sylvia has $1,000 to invest. She needs to have *quick and easy* access to her money without worrying about losing her *initial investment*.

____ 2. Gavin has $1,500 in his passbook savings account. His savings account earns 5.25 percent interest. He would like some of his savings to *earn a higher interest rate*.

____ 3. Crystal works full time as an accountant and volunteers several hours each week working with a youth group. Because she is so busy, Crystal does not want to spend a lot of *time and effort managing her investments*. She decides to invest in a mutual fund.

____ 4. Zachary and Hannah have been married for three years. They have saved $2,000 and would like to invest half of it. They know they could have unexpected expenses that might require them to spend their investment. Therefore they want a *secure investment that they can cash in quickly*.

____ 5. LuAnn is saving money to attend a vocational and technical school. Because she *cannot afford to lose any prinipal,* LuAnn invests in a certificate of deposit, a relatively safe instrument.

____ 6. Peter is concerned with *how much his investment earnings will be taxed, so he invests heavily in municipal bonds, which are tax free.*

____ 7. A junior in high school, Silke saves 10 percent of her income from a part-time job. She knows that *the sooner* a person begins saving, *the longer* that investment will have a chance to grow.

____ 8. Ramon, who just graduated from high school, has been working part-time for four years. He has saved $3,000 and would like to invest some of his savings. He wants to make the highest rate of return possible but does not want to risk losing his money. To lower his risk but at the same time earn a high rate of return, Ramon decides to *invest his money in different kinds of instruments.*

____ 9. Cynthia and Kirsten each have money to invest. Cynthia has just graduated from high school. She is living on her own and working full-time. She is trying to save enough money to attend a postsecondary school. Cynthia would like to earn a high rate of return on the money she saves, but she realizes that she *cannot afford to lose any of her money in high-risk investments.* Kirsten has also just graduated from high school. She lives at home with her parents and will soon be attending a nearby training school. Kirsten's parents will pay the tuition and have offered to let Kirsten live with them until she graduates from the postsecondary school. Kirsten has been working part-time for four years and decides to invest her savings. Because her financial needs are met by her parents, *Kirsten can take greater risks* with her money than Cynthia can.

ANSWERS TO HANDOUT 7

Situations are somewhat subjective, so answers should be evaluated by the instructor. Suggested answers for each situation include:

1. c, d, e, g, h
2. f
3. a, b
4. c, d, e, g, h
5. g, h
6. i
7. c
8. b, f, g, h
9. g

ESTABLISHING AN INVESTMENT PLAN

INTRODUCTION

To be a wise investor, an individual should have an investment plan. This plan will help the individual decide what investments will best serve him or her. To establish an investment plan, an individual should take the following steps:

- Start saving money now.
- Save money on a regular basis.
- Set specific goals for investments.

  EXAMPLES: Saving to attend postsecondary school; setting up a retirement plan; making enough money to take a vacation by a certain date

- Decide what kinds of investments will help the individual meet his or her goals.

  EXAMPLES: Stocks, bonds, mutual funds

- Decide how much to invest.
- Determine for how long each investment will be.

  EXAMPLES: Long-term versus short-term

- Keep good records.

  NOTE: Investment records will be needed for filing income tax returns. Good records also help an investor keep track of what investments best suit his or her needs. This information will help an individual make wise investment decisions in the future.

- Keep informed about types of investments.
- Ask experts for advice.

  NOTE: It is generally best to seek advice from a financial expert before diving into a complicated investment plan.

- Review and revise the investment plan on a regular basis.

  NOTE: Reviewing and revising needs to be done so that an individual can change investments to match changes in the individual's life or in the economic environment. (Economic environment refers to how well certain investments are doing at a particular time and in a particular place.)

SOURCES OF FINANCIAL PLANNING INFORMATION

INTRODUCTION

Financial planning requires than an individual know about investments. Sources of information include the following:

- **Specialty planner**—Person who provides specialized investment information, usually for a fee

  EXAMPLES: Brokers, bankers, insurance agents, lawyers

- **Full-service financial planner**—Person who advises a client in making wise investment decisions based on the client's income, savings, goals, age, investment experience, lifestyle, and family responsibilities; charges a fee for services

- **Discount broker**—Person who buys and sells stocks for a client for a relatively small fee; client must know what he or she wants to buy and sell

  NOTE: The discount broker's fee is usually less than that charged by full-service financial planners. This is because the discount broker does not advise a client on what to buy and sell.

- **Investment club**—Group of people who meet regularly to pool money to invest

  NOTE: If an investment club has experienced investors and financial experts as members, the club will offer someone an opportunity to learn more about investing.

- **Investment course**—Class on investment offered by colleges, clubs, or other community organizations

- **Major daily newspaper**— Provides daily articles on business and finance; quotes prices for stocks, bonds, and mutual funds

- **Business magazine**—Provides weekly or monthly information on savings and investing

- **Business and/or finance book**—Offers a variety of information on savings and investing

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- **Prospectus**—Describes investments a corporation offers for sale to the public
- **Television and/or radio programs**—Provide interviews of financial experts who offer investment advice

OBJECTIVE 1 **Match terms associated with savings to their correct definitions.**

- Balance—Difference between withdrawals and deposits in an account; amount of money account holder currently has in account
- **Financial goal**—Amount of money desired by a certain date
- **Inflation**—Increase in the cost of living

  NOTE: Inflation occurs when there is an increase in the amount of money available in the economy relative to the amount of goods and services that are available. When this happens, the price of goods and services increases, while the value of money decreases.
- **Interest**—Money paid by financial institution to depositor or investor for use of his or her money

  NOTE: This kind of interest is also called earned interest.
- **Profit**—Money above that which someone needs to meet living expenses
- **Risk**—The possibility of loss
- **Save**—To set aside money to meet emergencies and provide for goals

  NOTE: The term "invest" is sometimes used interchangeably with the term "save."
- **Savings account**—Bank account used to save money; pays interest on money deposited

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OBJECTIVE 2

Match types of savings accounts to their correct definitions.

Savings accounts are often compared to structural foundations. The comparison is made because both savings accounts and foundations offer support. A structural foundation supports a building. In a similar way, a savings account helps support an individual's financial plans. This financial support is provided in two ways: First, savings accounts provide money to meet emergencies. Second, savings accounts provide money to pay for goals. Several kinds of savings accounts are available. Each person needs to determine which will best satisfy his or her needs.

- **Money-market deposit account**—Savings account that earns interest at a rate competitive with money market funds

  NOTE: A minimum deposit may be required. If the balance falls below a certain level, the interest rate may be reduced and a service fee may be charged.

- **Negotiable Order of Withdrawal account (NOW account)**—Checking account that pays variable interest rates

  NOTE: Although a NOW account is technically a checking account, it allows someone who rarely uses it to save money. Someone who regularly withdraws from a NOW account may end up paying more in fees than the account is earning in interest. NOW accounts are also called interest checking accounts and market interest accounts.

- **Passbook savings account**—Requires low minimum balance, is easy to use, and pays relatively low interest rates

- **Time account**—Requires investor to leave money in the account for short amounts of time

  EXAMPLE: Certificate of deposit

  NOTE: A time account pays a higher interest rate than do most passbook savings accounts.

OBJECTIVE 3

Select from a list characteristics of savings accounts:

Although savings accounts come in several different forms, they share many characteristics:

- Are often used to meet emergencies
- Are relatively easy to open
- Provide convenient access to money

- Do not normally offer highest interest rates

  NOTE: Investments normally offer higher interest rates than savings accounts do. Investments include stocks, bonds, and mutual funds.

- Are relatively safe in that the amount of money originally deposited is usually returned

  NOTE: Banking fees may be subtracted from the amount in the account. Before depositing money in a financial institution, an individual should be sure the institution has insurance to protect customers' deposits. Many banks offer federal insurance, which protects a customer's deposits against loss up to $100,000 for each account.

OBJECTIVE 4 **Identify reasons for saving money.**

Saving money means making a commitment. To make this commitment last, an individual often needs to understand that saving money now will help him or her do the following:

- Supplement income
- Make a profit
- Keep pace with inflation

  NOTE: Saving money helps someone keep pace with inflation by increasing the value of that person's invested dollar (through earned interest). To keep up with inflation, the interest earned on savings accounts needs to be at least as high as the inflation rate. Otherwise, the saver's dollar will be worth less in the future than it is worth now.

  EXAMPLE: If inflation is five percent, the invested dollar needs to be earning at least five percent for it to keep up with inflation.

- Attain a specific goal

  EXAMPLES: Pay for prom expenses, a car, a class ring, college expenses or other postsecondary education, rent on an apartment, furniture

- Meet emergencies

OBJECTIVE 5 **List three methods an individual can use to establish a savings habit.**

An individual who saves regularly can increase his or her earnings by a significant amount. The following three financial options can help someone establish a regular savings habit:

- Automatic payroll deductions
  - Allow an employee to have a specified amount of money deducted from each paycheck and deposited in the employee's savings account
  - Help teach an individual to live without the money that is deducted and deposited
- Pay-yourself-first system
  - Teaches an individual to pay himself or herself first from any income
  - Requires set amount of any income be placed in a savings account

  NOTE: An individual can put either a certain percentage or amount of money into savings. Financial advisers recommend that someone save and invest between 5 and 20 percent of income.

  EXAMPLES: Ten percent or $5 out of any amount of income
- Savings clubs
  - Help an individual save money for some specific need, goal, or event
  - Require making regular payments into a special account
  - Require that money not be withdrawn until a specified date

  EXAMPLES: Saving for holidays, birthdays, vacations

OBJECTIVE 6

Describe how time, money, and rate of return affect financial goals.

Three factors work together to help someone save money and meet financial goals: time, money, and rate of return. By understanding how these factors work together, an individual is better prepared to make savings decisions.

- **Time**—The longer an individual leaves money deposited in a savings account, the more money that person will earn.
- **Money**—The more money an individual saves, the more money that person will earn.
- **Rate of return**—The higher the rate of return is for a savings account, the more money an individual will earn.

COMPARISON OF SAVINGS AND INVESTMENTS

Savings and Investments					
Instrument	**Maturity**	**Risk**	**Usual minimum balance**	**Taxable**	**Comments**
Passbook accounts	Immediate	None	$5	Yes	Safe and convenient. There may be a fee for low balances.
Certificates of deposit	90 days and up	None	$1,000	Yes	
U.S. Savings Bonds				Yes, federal; no state and local	Safe and convenient. Long maturity.
EE Series	10 years	None	$25 for a $50 bond, etc.		
HH Series	10 years	None	$500		
Bonds					Usually for larger investors.
Corporate	5-30 years	Some	$1,000	Yes	
Municipal	1-20 years	Some	$1,000	No federal; some states	
Stocks	Immediate	Low to high	Varies	Yes	Risky
U.S. Treasury					Partial protection against inflation.
Bills	1 year or less	None	$10,000	Yes	
Notes	1-10 years	None	$1,000	Yes	
Bonds	10-30 years	None	$1,000	Yes	
Mutual Funds	Varies	Low to moderately high	$1,000, sometimes less	Yes, except for tax-exempt bond fund	Gives investors the opportunity to have an expert invest their money.

Adapted from *Managing Your Personal Finances.*

TRANSPARENCY MASTER 1 - Adult and Family Living
CIV - 53

Savings Account Deposit Slip

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE ____________

SAVINGS ACCOUNT NUMBER ____________

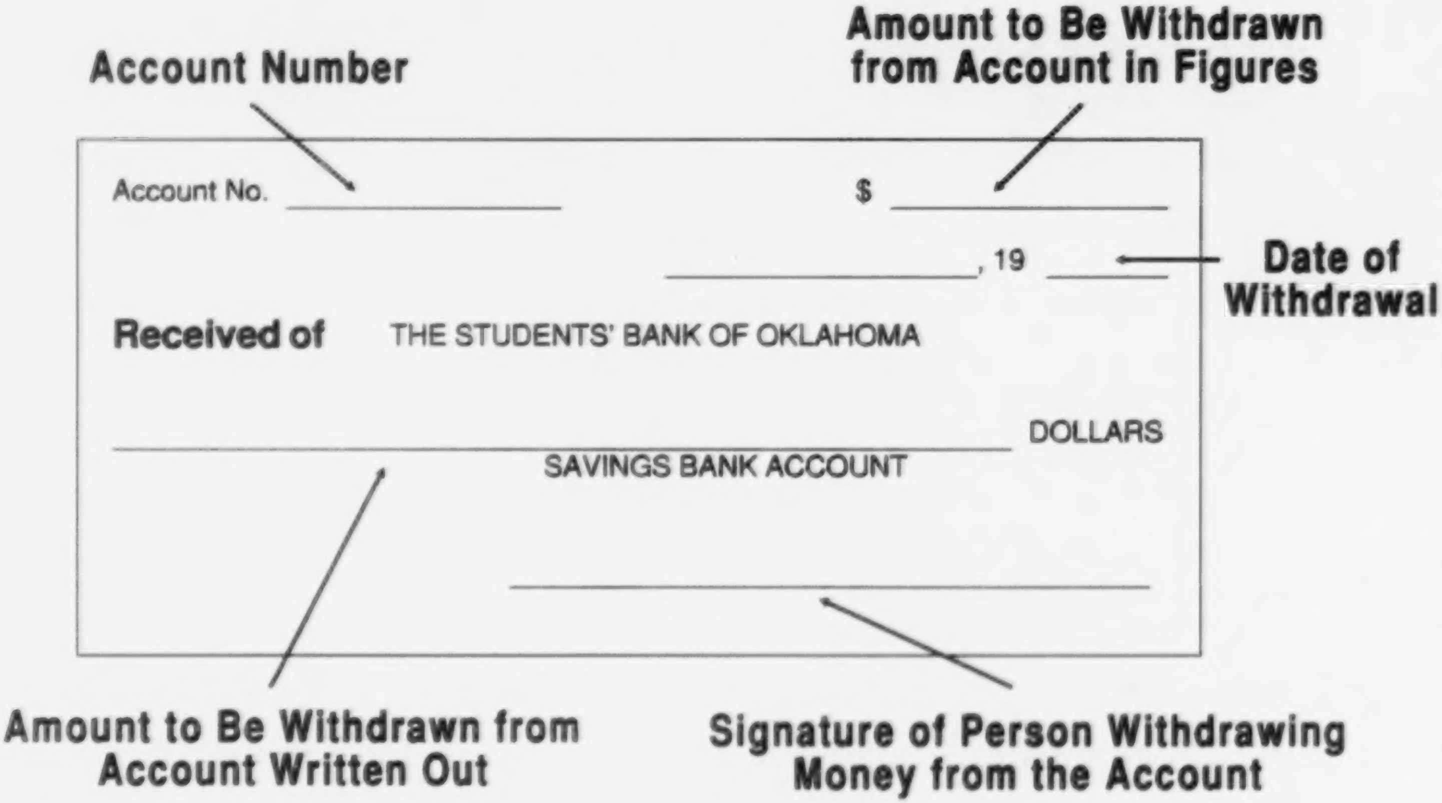
NAME AND ADDRESS
____
____
____

____
PLEASE SIGN HERE FOR LESS CASH

:5555"'5555 :

List Checks Singly, Be Sure Each Item Is Endorsed.			
		Dollars	Cents
List Checks Below	Currency		
	Coins		
Less Cash Received			
NET DEPOSIT			

Savings Account Withdrawal Slip



Account Number

Amount to Be Withdrawn from Account in Figures

Account No. ____________ $ ____________

____________, 19 ____

Date of Withdrawal

Received of THE STUDENTS' BANK OF OKLAHOMA

________________________________ DOLLARS

SAVINGS BANK ACCOUNT

____

Amount to Be Withdrawn from Account Written Out

Signature of Person Withdrawing Money from the Account

ASSIGNMENT SHEET 1 — SAVINGS — C IV

NAME ______________________________ SCORE _______

OBJECTIVE 7 **Apply the "Rule of 72."**

INTRODUCTION

One means a person can use to estimate how much an investment will grow is by applying the "Rule of 72." According to the Rule, an investor can divide 72 by the interest rate to determine how many years it will take to double the amount of money invested. Another way to use the Rule is to divide 72 by the number of years in which someone wants an investment to double to determine what the interest rate on the investment should be.

EXAMPLES: **Dividing 72 by the interest rate:** At an interest rate of 4 percent, an investment will double in 18 years (72/4). At an interest rate of 8 percent, an investment will double in 9 years (72/8). At an interest rate of 16 percent, an investment will double in 4.5 years (72/16).

Dividing 72 by the number of years: If someone wants to double money within 5 years, it would have to be invested at an interest rate of 14.4 percent (72/5). If someone wants to double money within 10 years, it would have to be invested at an interest rate of 7.2 percent (72/10). If someone wants to double money within 15 years, it would have to be invested at an interest rate of 4.8 percent (72/15).

DIRECTIONS

Solve the following problems using the "Rule of 72."

1. Dan invests $100 at 12 percent interest. How long will it take for his investment to double?

   Calculations:

   Answer:______________________________

2. Morgan has $500. She wants to place the $500 in an investment that will double her money within five years. For Morgan to reach her goal, how much must the interest rate of the investment be?

   Calculations:

   Answer:________________________________

3. Carmen and Lucy decide to begin a savings plan. Carmen begins now by investing $200 at 10 percent interest. Lucy waits five years and then decides to invest some money. Based on this situation, answer the following questions:

   a. How long will it take for Carmen's initial investment to double?

      Calculations:

      Answer:____________________________

   b. How much money will Carmen have when her initial investment doubles?

      Calculations:

      Answer:____________________________

   c. Lucy also has $200 to invest (five years after Carmen). At what interest rate would Lucy have to invest her $200 to have $400 by the time Carmen does?

      Calculations:

      Answer:____________________________

   d. Based on what you know about investments, is the interest rate calculated in "3. c." very common?

      ____

      If not, is it higher or lower than most rates?

      ____

e. What does this situation teach about when to begin a savings and investment program?

____

____

____

4. In the year 1990, Xavier, a high-school junior, invests $500 at 12 percent interest. Xavier's brother Jim, a high-school senior, decides to wait until he is earning more money before beginning a savings and investment program. In the year 2002, Jim is working full-time in a secure, salaried position. At this time, Jim feels he can begin a regular savings and investment program. How much will Jim have to invest in 2002 to match the amount in Xavier's account in 2002? (Xavier has not contributed any more money to the account he opened in 1990.) To answer the question, make the following calculations.

   a. Calculate how many years it takes for Xavier's investment to double once.

      Calculations:

      Answer:______________________

   b. Calculate how many times Xavier's investment has doubled between 1990 and 2002.

      Calculations:

      Answer:______________________

   c. Based on the answer from "b.," calculate how much money Xavier has in his account in 2002?

      Calculations:

      Answer:______________________

   d. How much money will Ken need to invest to match the amount in Xavier's account in 2002?

      ____

e. What does this situation teach about starting a savings program now versus starting one later?

____

____

____

ASSIGNMENT SHEET 2 | **SAVINGS** | **C IV**

NAME ________________________________ SCORE ________

OBJECTIVE 8 **Complete savings deposit slips.**

INTRODUCTION A deposit slip is a record of money and checks deposited at the bank. An individual who can complete a deposit slip correctly will help speed his or her banking transactions and will help eliminate the possibility of transaction errors.

DIRECTIONS Fill in the following four blank deposit slips. Remember to write clearly in ink.

Part I

Use the following information to complete the savings account deposit slip below:

Currency (bills):	$24.00
Coin:	$ 3.50
Check:	$10.00
Account Number:	204-1070
Date:	Current date

THE
STUDENTS'
BANK OF
OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE ☐

SAVINGS ACCOUNT NUMBER ☐

NAME AND ADDRESS

____

____

____

____

PLEASE SIGN HERE FOR LESS CASH

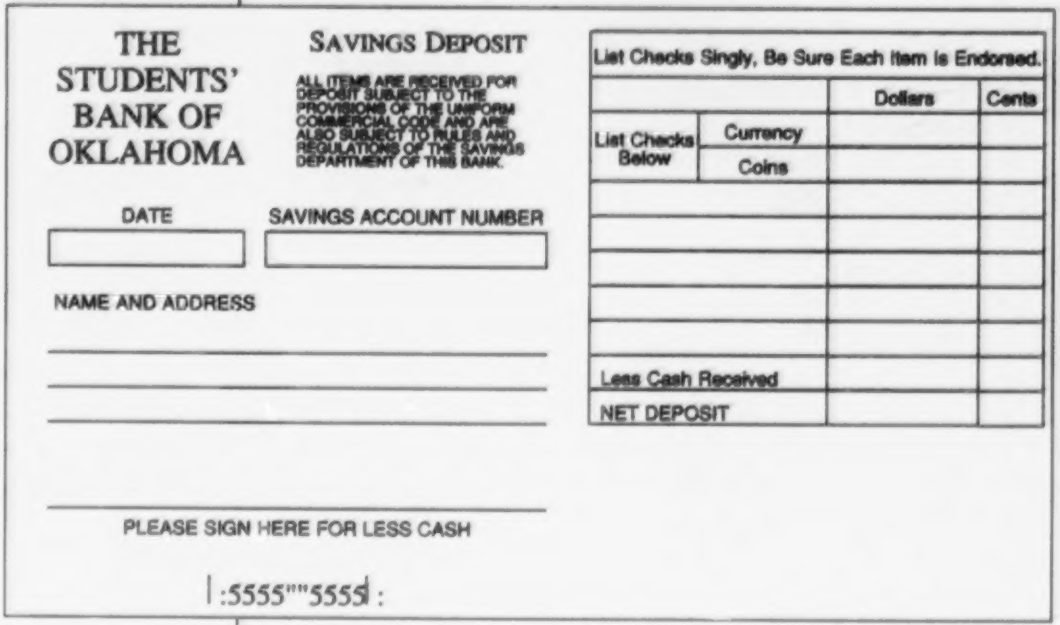
|:5555""5555|:

List Checks Singly, Be Sure Each Item is Endorsed.			
		Dollars	Cents
List Checks Below	Currency		
	Coins		
Less Cash Received			
NET DEPOSIT			

Part II

Use the following information to complete the savings account deposit slip below:

Check one:	$ 6.50
Check two:	$12.50
You need:	$15.00 in cash
Account number:	204-1070
Date:	Current date



THE STUDENTS' BANK OF OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE

SAVINGS ACCOUNT NUMBER

NAME AND ADDRESS

PLEASE SIGN HERE FOR LESS CASH

|:5555""5555|:

List Checks Singly, Be Sure Each Item Is Endorsed.			
		Dollars	Cents
List Checks Below	Currency		
	Coins		
Less Cash Received			
NET DEPOSIT			

Part III

You want to deposit in your savings account your $168.00 paycheck, a $200.00 check you received from the sale of your stereo, and a $5.00 gift check. You wish to deposit all but $45.00, which you want in cash. Use today's date. Your account number is 204-1070.

THE
STUDENTS'
BANK OF
OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE ____________ SAVINGS ACCOUNT NUMBER ____________

NAME AND ADDRESS

____

____

____

____

PLEASE SIGN HERE FOR LESS CASH

List Checks Singly, Be Sure Each Item is Endorsed.			
		Dollars	Cents
List Checks Below	Currency		
	Coins		
Less Cash Received			
NET DEPOSIT			

|:5555""5555|:

Part IV

You worked part-time as a housekeeping aide. Now you work as a salaried employee for Midwestern Inns, Inc. You have saved $125.00 in bills, and you have $14.00 in change. Your paycheck from Midwestern is $239.00. You want to deposit everything in your savings account, number 204-1070. Use today's date.

THE
STUDENTS'
BANK OF
OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE ☐

SAVINGS ACCOUNT NUMBER ☐

NAME AND ADDRESS

____

____

____

____

PLEASE SIGN HERE FOR LESS CASH

List Checks Singly, Be Sure Each Item is Endorsed.			
		Dollars	Cents
List Checks Below	Currency		
	Coins		
Less Cash Received			
NET DEPOSIT			

|:5555""5555| :

ASSIGNMENT SHEET 1

1. 72/12 percent = 6 years
2. 72/5 years = 14.4 percent
3. a. 72/10 percent = 7.2 years
   b. $200 x 2 = $400
   c. (7.2 - 5) years = 2.2 years to double Lucy's money
      72/2.2 years = 32.73 percent
   d. No, 32.73 percent is not common.
      32.73 percent is higher than most interest rates.
   e. Answers will vary but should indicate the student knows that it is best to start saving as soon as possible.
4. a. 72/12 percent = 6 years
   b. 2[illegible] 1990 = 12 years
      12 y[illegible] 6 years = 2
      Xavie[illegible] investment has doubled twice in 12 years.
   c. $500 x 2 = $1,000 after the first 6 years
      $1,000 x 2 = $2,000 after the second 6 years (a total of 12 years)
   d. $2,000
   e. Answers will vary but should indicate the student knows that it is best to begin saving and investing now. The savings or investment will than have time to grow. If someone waits to save and invest, that person must invest larger amounts of money if he or she wants to make up for the lost savings time.

ASSIGNMENT SHEET 2

Part I

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE: Current date

SAVINGS ACCOUNT NUMBER: 204-1070

NAME AND ADDRESS
Student's name
Student's address

PLEASE SIGN HERE FOR LESS CASH

|:5555'"5555|:

List Checks Singly, Be Sure Each Item Is Endorsed.

		Dollars	Cents
List Checks Below	Currency	24	00
	Coins	3	50
Check		10	00
Less Cash Received		0	00
NET DEPOSIT		37	50

Part II

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE: Current date

SAVINGS ACCOUNT NUMBER: 204-1070

NAME AND ADDRESS
Student's name
Student's address

Student's Signature
PLEASE SIGN HERE FOR LESS CASH

|:5555'"5555|:

List Checks Singly, Be Sure Each Item Is Endorsed.

		Dollars	Cents
List Checks Below	Currency		
	Coins		
Check one		6	50
check two		12	50
Less Cash Received		15	00
NET DEPOSIT		4	00

Part III

THE
STUDENTS'
BANK OF
OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE	SAVINGS ACCOUNT NUMBER
Current date	204-1070

NAME AND ADDRESS
Student's name
Student's address

Student's Signature
PLEASE SIGN HERE FOR LESS CASH

:5555""5555 :

List Checks Singly, Be Sure Each Item Is Endorsed.			
		Dollars	Cents
List Checks Below	Currency		
	Coins		
Paycheck		168	00
Stereo		200	00
Gift		5	00
Less Cash Received		45	00
NET DEPOSIT		328	00

Part IV

THE
STUDENTS'
BANK OF
OKLAHOMA

SAVINGS DEPOSIT

ALL ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ARE ALSO SUBJECT TO RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THIS BANK.

DATE	SAVINGS ACCOUNT NUMBER
Current date	204-1070

NAME AND ADDRESS
Student's name
Student's address

PLEASE SIGN HERE FOR LESS CASH

:5555""5555 :

List Checks Singly, Be Sure Each Item Is Endorsed.			
		Dollars	Cents
List Checks Below	Currency	125	00
	Coins	14	00
Midwestern		239	00
Less Cash Received		0	00
NET DEPOSIT		378	00

WRITTEN TEST

SAVINGS

C IV

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with savings to their correct definitions. Write the correct letters in the blanks.

____ 1. To set aside money to meet emergencies and provide for goals

____ 2. Bank account used to save money; pays interest on money deposited

____ 3. The possibility of loss

____ 4. Increase in the cost of living

____ 5. Money above that which someone needs to meet living expenses

____ 6. Difference between withdrawals and deposits in an account; amount of money account holder currently has in account

____ 7. Money paid by financial institution to depositor or investor for use of his or her money

____ 8. Amount of money desired by a certain date

a. Balance
b. Blue chip stock
c. Dividend
d. Financial goal
e. Inflation
f. Interest
g. Investor
h. Profit
i. Risk
j. Save
k. Savings account
l. Securities
m. Yield

OBJECTIVE 2

Match types of savings accounts to their correct definitions. Write the correct letters in the blanks.

____1. Requires low minimum balance, is easy to use, and pays relatively low interest rates

____2. Checking account that pays variable interest rates

____3. Savings account that earns interest at a rate competitive with money market funds

____4. Requires investor to leave money in the account for short amounts of time

a. Advance account

b. Money-market deposit account

c. Mutual fund account

d. Negotiable Order of Withdrawal account (NOW account)

e. Passbook savings account

f. Principal account

g. Security account

h. Sweep account

i. Time account

OBJECTIVE 3

Select from the following list characteristics of savings accounts. Write an "X" in the blank before each correct statement.

____ 1. Are relatively safe in that the amount of money originally deposited is usually returned

____ 2. Are risky in that all or part of the money deposited may be lost

____ 3. Are relatively easy to open

____ 4. Provide convenient access to money

____ 5. Offer very high but variable interest rates

____ 6. Do not normally offer highest interest rates

____ 7. Are often used to meet emergencies

____ 8. Always require that money remain in the account for a certain amount of time

____ 9. Do not normally provide easy access to money

OBJECTIVE 4

Identify reasons for saving money. Write an "X" in the blank before each correct statement.

____ 1. Keep pace with a recession

____ 2. Make a low rate of return

____ 3. Supplement income

____ 4. Reduce the principal

____ 5. Keep pace with inflation

____ 6. Reduce the interest

____ 7. Attain a specific goal

____ 8. Make a profit

____ 9. Meet emergencies

____ 10. Fall behind inflation

OBJECTIVE 5

List three methods an individual can use to establish a savings habit.

____

____

____

OBJECTIVE 6

Describe how time, money, and rate of return affect financial goals.

Time ____

____

____

Money ____

____

____

Rate of return ____

____

____

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NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 7 **Apply the "Rule of 72."** SCORE ________

OBJECTIVE 8 **Complete savings deposit slips.** SCORE ________

WRITTEN TEST ANSWERS

SAVINGS

C IV

OBJECTIVE 1

1. j
2. k
3. i
4. e
5. h
6. a
7. f
8. d

OBJECTIVE 2

1. e
2. d
3. b
4. i

OBJECTIVE 3

1, 3, 4, 6, 7

OBJECTIVE 4

3, 5, 7, 8, 9

OBJECTIVE 5

- Automatic payroll deductions
- Pay-yourself-first system
- Savings clubs

OBJECTIVE 6

Answers may vary but should include the following points:

Time—The longer an individual leaves money deposited in a savings account, the more money that person will earn.

Money—The more money an individual saves, the more money that person will earn.

Rate of return—The higher the rate of return is for a savings account, the more money an individual will earn.

OBJECTIVE 7

Refer to answers to Assignment Sheet 1.

OBJECTIVE 8

Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

UNDERSTANDING TAXES

C V

INTRODUCTION

Paying taxes is how federal, state, and local governments provide for public goods and services that might otherwise not exist. Paying taxes is therefore a part of life for most American citizens. This unit focuses on what kinds of taxes American citizens pay and what the responsibilities of taxpayers are in society.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe why federal, state, and local governments have taxes; identify taxes on a pay stub; and complete tax forms. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with taxes to their correct definitions.
2. Select from a list the purposes of taxes.
3. List services funded by local, state, and federal taxes.
4. Define personal and real property.
5. Select from a list the responsibilities of taxpayers.
6. Discuss what actions government is forced to take when taxpayers do not obey federal income tax laws.
7. Select from a list kinds of records that should be kept in an income tax file.
8. Complete *W-4 Forms*. (Assignment Sheet 1)
9. Locate information on a *W-2 Form*. (Assignment Sheet 2)
10. Locate information on a pay stub. (Assignment Sheet 3)
11. Complete a *1040EZ Form*. (Assignment Sheet 4)

SUGGESTED ACTIVITIES

UNDERSTANDING TAXES

C V

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references. Ordering the teaching package *Understanding Taxes* is recommended.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss the purposes and functions of taxes and the role of taxpayers.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Schedule the use of audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Introduce the unit by asking students to give positive reasons for paying taxes. Ask students why people do not like to pay taxes. Ask students how people can avoid having negative feelings about paying taxes.

- Review the terms and definitions that will be used in this unit.

- Use a *W-4 Form* and *1040* income tax form to highlight the similarities and differences among adjustments, allowances, credits, deductions, and exemptions.

- Highlight the terms "Social Security Administration" and "social security number" with the following activities:

  - Use Handout 1, "How to Apply for a Social Security Number Card," to show students how to apply for a number and card.

- Use Handout 2, "How the Social Security System Works," to present facts about the social security system. Ask students what might happen to some of the country's older Americans if the social security system fails. What alternatives to social security do people have in order to provide for retirement? (Social security is a major source of income for many older Americans. Without social security, these people could suffer severe financial hardship. An alternative to using social security for retirement includes starting one's own tax-deferred savings account.)

- Show the video *Evolution of Our Federal Tax System*. Use Teaching Unit Four, Lesson A, "Evolution of Our Federal Tax System," to supplement the presentation of the video.

  NOTE: The video and teaching unit are part of the teaching resource package *Understanding Taxes*.

Objective 2

- Generate a class discussion on the purposes of taxes by asking the following questions: What is the purpose of taxation? Do taxes influence behavior? How? Are taxes generally fair to different income groups? Why or why not? What would happen to public services without taxes?

- Review the four major purposes of taxes.

- Focus on how taxes affect behavior by having students generate a list of behaviors they think should be encouraged by special tax treatment and a list of behaviors they think should be discouraged through taxation. Write the lists on the chalkboard. Students should defend their choices.

  NOTE: This suggested activity is adapted from *Understanding Taxes*.

  EXAMPLES: Behaviors to encourage might include people buying a home; the government giving tax breaks to working, single parents who must pay for child care; mothers or fathers staying at home to raise the children; factories installing pollution-control equipment; and people purchasing health foods. Behaviors to discourage might include people smoking cigarettes, chewing tobacco, drinking alcohol, taking sleeping pills, and buying imported goods.

- Show the videos *Taxes Raise Revenue, Taxes Influence Behavior, Taxes Involve Conflicting Goals, Taxes Affect Different Income Groups*, and/or *Taxes . . . What is Fair?* Use material from Teaching Unit Five, Lesson A, "Taxes Raise Revenue"; Teaching Unit Five, Lesson C, "Taxes Influence Behavior"; Teaching Unit Five, Lesson D, "Taxes Involve Conflicting Goals"; Teaching Unit Six, Lesson A, "Taxes Affect Different Income Groups"; and/or Teaching Unit Six, Lesson B, "Taxes . . . What is Fair?" to help develop main points from the videos.

  NOTE: The videos and teaching units are part of the teaching resource package *Understanding Taxes*.

Objective 3

- Generate class discussion about services funded by taxes with the following questions: What government agencies can be found in the community? Are the agencies federal, state, or local? What services do the agencies provide? What government agencies do the students find most and least essential? Why? For what government agencies would the students be willing to pay higher taxes to support? Why? If the students were legislators that had to come up with ways to reduce government spending, which programs or services would they cut? Why?

- Using Supplement 1, "Major Sources of Revenue for Federal, State, and Local Governments," point out sources of government funding.

  - Ask students when and where they pay taxes.

    EXAMPLES: When buying a pizza, paying for gas, buying groceries or clothes

  - On the chalkboard, lump the students' answers into tax categories presented in the objective. Taxes most students pay will fall under the "sales tax" category. To broaden the number of categories listed on the chalkboard, ask students what kinds of taxes their parents pay. Add these kinds of taxes to the list.

    EXAMPLES: Personal income, property, social security

  - At the end of the activity, list any of the other types of taxes that have not yet been mentioned.

    EXAMPLES: Inheritance, estate, customs, gift

- Use Teaching Unit Three, "Understanding State and Local Taxes," from *Understanding Taxes* to supplement material in Objective 3.

- Invite a member of the municipal government to talk to the class about what local goods and services are available because of taxes. Have the representative point out and discuss the roles that local, state, and federal tax revenues play in supporting local governments.

- Supplement the objective with information from the publication *Federal Estate and Gift Taxes.*

Objective 4

- Distinguish for the class the difference between real property and personal property.

- Invite an official from the county assessor's office to discuss how property taxes are assessed and how money raised from property taxes is used to pay for public goods and services at the local level.

Objective 5

- Ask students to respond to the following quotations. Students should respond by saying what they think the quotation means, stating whether they agree or disagree with the connotation of the quotation, and noting how the four quotations relate.

  Quotations

  1. "Nothing is inevitable but death and taxes."
  2. "The art of taxation is to pluck the goose without making it squawk."
  3. "The only good tax is an old tax."
  4. "Taxes are the price we pay for a civilized society."

  General points implied by quotations

  1. Taxes must be paid. The statement has a negative connotation because taxes are linked with death. People dislike taxes because they take away income. Although the statement has a negative connotation, taxes are not bad. Taxes benefit society by providing public goods and services.

2. Many people complain about having to pay taxes. Those who can pass a tax without having people complain have learned the art of plucking the goose (assessing a tax) without making it squawk (without arousing complaints from taxpayers). Taxpayers may be less likely to complain if they realize that everyone benefits from government services.
3. People become used to paying for old taxes—even if the old taxes are no fairer or more efficient than new taxes.
4. Taxes help support public goods and services, which are associated with a civilized society. Decisions about taxes are also made through the political process, which is another feature of a civilized society.

NOTE: This suggested activity is adapted from *Understanding Taxes.*

- Show the video *Income Tax and You.* Use Teaching Unit One, Lesson A, "Income Tax and You," to supplement the video presentation.

  NOTE: The video and teaching unit are part of the teaching resource package *Understanding Taxes.*

- Supplement the objective with information from the publication *Your Rights as a Taxpayer.*

Objective 6

- Present the four consequences of taxpayers not obeying federal income tax laws.
- If it has not already been presented, show the video *Income Tax and You.* Supplement the video presentation with Teaching Unit One, Lesson A, "Income Tax and You."
- Use Teaching Unit One, Lesson B, "Taxpayer Rights and Responsibilities," to present additional information about a taxpayer's responsibilities.

  NOTE: The video *Income Tax and You* and Teaching Unit One, Lessons A and B are part of the teaching package *Understanding Taxes.*

- Have students come up with a list of questions they have about federal income taxes and filing federal income tax returns. Assign each student one of the questions. The student should research an answer to the question to present to the class.

  EXAMPLES: How long does it take to obtain a refund? What are common errors when preparing a return? What kinds of income are nontaxable? How does someone report tips and have taxes withheld from tips? How does someone know when to itemize deductions? How does someone order forms and publications from the Internal Revenue Service?

  NOTE: Teachers might suggest that students check the public library for information. They may also call the Internal Revenue Service for assistance. The toll-free number for ordering publications from the IRS is 800-424-3676. Recorded tax information on approximately 140 topics is also available on the IRS Tele-Tax line. Numbers for the Tele-Tax toll-free line vary by state. A list of the telephone numbers is available in the IRS publication *Guide to Free Tax Services* (Publication 910). In Oklahoma, the toll-free Tele-Tax phone number is 800-554-4477.

Objective 7

- Ask students why keeping records of information is important. Emphasize that keeping an income tax file of records will help save time, effort, and frustration when a person prepares to fill out and file a return. The records will also help a person who must undergo an Internal Revenue Service audit.

- Assign students to ask their parents or an adult friend what kinds of records they keep for filing income tax returns. Each student should bring a written list of what he or she discovers to class. On the chalkboard or on a transparency, compile a comprehensive list based on what the students share in class from their lists.

  NOTE: Some parents may not want to discuss recordkeeping with their children.

- Supplement the objective with information from the publication *Recordkeeping for Individuals.*

APPLICATION

Objective 8

- Have students complete Assignment Sheet 1 on filling out a *W-4 Form.*
- Refer students to Supplement 2, "Are You Exempt from Withholding?," and Supplement 3, "The Dependency Tests," for help.
- Have students use the computer software *Understanding Taxes* for additional help.

Objective 9

- Have students complete Assignment Sheet 2 on locating information on a *W-2 Form.*
- Have students use the computer software *Understanding Taxes* for additional information and help.

Objective 10

- Have students complete Assignment Sheet 3 on locating information on a pay stub.
- Point out that gross income is not what an employee actually "takes home."

  NOTE: Students may be surprised at how much money is deducted from each paycheck to pay for taxes.

Objective 11

- Ask students how they keep track of important information. Do they ever feel "swamped" by all the things they are required to know? Could they ever memorize all the things they are supposed to know? How do they find information they need to know but do not have memorized?
- Use Handout 3, "Ways to Keep Informed about Tax Laws," to supplement the objective.
- Invite an Internal Revenue Service tax expert to visit the class to discuss tax concerns of teenagers and young adults. Concerns might include how to report income from tips or interest from investments parents have made in students' names.
- Have students complete Assignment Sheet 4 on completing a *1040EZ Form.*

- Refer students to Supplement 4, "*Form 1040EZ* Step-by-Step," for help.

- Have students use the computer software *Understanding Taxes* for additional help.

- Supplement the objective with information from the publications *Estimating 1989 Federal and State Income Taxes*; *Employee's Daily Record of Tips (Form 4070-A) and Employee's Report of Tips to Employer (Form 4070)*; *Exemptions, Standard Deduction, and Filing Information*; *Miscellaneous Deductions*; *Reporting Income from Tips*; *Self-Employment Tax*; *Taxable and Nontaxable Income*; and/or *Tax Rules for Children and Dependents*.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Understanding Taxes*

  NOTE: The following seven videos are all included on the videocassette *Understanding Taxes*. The videocassette is part of the teaching package *Understanding Taxes*. The *Understanding Taxes* teaching package (which includes the videocassette, computer software, and written resources) is available free of charge by writing to Internal Revenue Service, *Understanding Taxes*, P.O. Box 458, Wayland, New York 14572. Teachers in most states may also call the IRS toll-free number 800-424-1040 to order the teaching package from an IRS Taxpayer Education Coordinator. Access to IRS information can also be obtained through phone numbers listed under the main heading "U.S. Government" and subheadings "Treasury Department, Internal Revenue Service" in the telephone book.

- *Evolution of Our Federal Tax System* (14:22 minutes)
- *Income Tax and You* (14:45 minutes)
- *Taxes Affect Different Income Groups* (14:30 minutes)
- *Taxes Influence Behavior* (14:45 minutes)
- *Taxes Involve Conflicting Goals* (13:39 minutes)
- *Taxes Raise Revenue* (14:11 minutes)
- *Taxes . . . What is Fair?* (13:39 minutes)

Computer Software

- *Understanding Taxes*

  NOTE: This is a software supplement to the teaching package *Understanding Taxes*. Discs for use with IBM-compatible as well as Apple II-series personal computers are both included with the teaching package. The software supplement is self-paced and has an interactive guide that takes students through filling out a *W-4 Form*, understanding a *W-2 Form*, and properly completing a *1040EZ Form*. For more information on ordering the teaching package *Understanding Taxes* and its software supplement, see the **NOTE** under **Suggested Resources, Audiovisual Materials**.

Publications

- Hardin, Mike L. *Estimating 1989 Federal and State Income Taxes*. OSU Current Report No. CR-783. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

  NOTE: Oklahoma State University Cooperative Extension Service publications may be obtained from the Oklahoma State University Cooperative Extension Center in each county or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- U.S. Department of the Treasury, Internal Revenue Service. *Employee's Daily Record of Tips (Form 4070-A) and Employee's Report of Tips to Employer (Form 4070)*, rev. ed. Publication 1244. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Exemptions, Standard Deduction, and Filing Information.* Publication 501. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Federal Estate and Gift Taxes*, rev. ed. Publication 448. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Miscellaneous Deductions.* Publication 529. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Recordkeeping for Individuals*, rev. ed. Publication 552. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Reporting Income from Tips*, rev. ed. Publication 531. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Self-Employment Tax.* Publication 533. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Taxable and Nontaxable Income.* Publication 525. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Tax Rules for Children and Dependents.* Publication 929. Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Your Rights as a Taxpayer.* Publication 1. Washington, D.C.: U.S. Government Printing Office, 1989.

NOTE: Internal Revenue Service forms and publications are available free of charge by writing to the IRS Forms Distribution Center for each state. Addresses vary by state. The address to which Oklahoma teachers should write is IRS Forms Distribution Center, P.O. Box 9903, Bloomington, Illinois 61799. Teachers from states in the Midwest and South should also request forms and publications from the Bloomington, Illinois, address.

Teachers from the East and Southeast should request forms and publications by writing to IRS Forms Distribution Center, P.O. Box 25866, Richmond, Virginia 23289. Teachers from the Northwest and West should request forms and publications by writing to IRS Forms Distribution Center, Rancho Cordova, California 95743-0001. To order forms and publications from the IRS, teachers may also call the IRS toll-free at 800-424-3676.

UNIT REFERENCES

- Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Hendrix, Mary W. *Economic and Societal Factors Instructional Guide.* Austin, Texas: Occupational Curriculum Laboratory, Secondary and Higher Education, East Texas State University, in cooperation with the Texas Education Agency, Occupational Education and Technology, 1984.
- *High School Financial Planning Program Instructor's Manual.* Denver, Colorado: The College for Financial Planning, 1988.
- Lang, Larry R. and Thomas H. Gillespie. *Strategy for Personal Finance*, 2nd ed. New York: McGraw-Hill, Inc., 1981.
- Lesko, Matthew. *Information U.S.A.* New York: The Viking Press and Penguin Books, 1983.
- Ryan, Joan S. *Managing Your Personal Finances.* Cincinnati, Ohio: South-Western Publishing Company, 1985.
- *Understanding Taxes*, rev. ed. Publication 21. Wayland, New York: U.S. Department of the Treasury, Internal Revenue Service, 1988.
- U.S. Department of Health and Human Services, Social Security Administration. *Form SS-5: Application for a Social Security Number Card.* Washington, D.C.: U.S. Government Printing Office, 1986.
- U.S. Department of the Treasury, Internal Revenue Service. *Form W-2: Wage and Tax Statement.* Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Form W-4: Employee's Withholding Allowance Certificate.* Washington, D.C.: U.S. Government Printing Office, 1990.

- U.S. Department of the Treasury, Internal Revenue Service. *Form 1040EZ: Income Tax Return for Single Filers with No Dependents.* Washington, D.C.: U.S. Government Printing Office, 1989.
- U.S. Department of the Treasury, Internal Revenue Service. *Guide to Free Tax Services*, rev. ed. Publication 910. Washington, D.C.: U.S. Government Printing Office, 1988.
- U.S. Department of the Treasury, Internal Revenue Service. *1040: Forms and Instructions.* Washington, D.C.: U.S. Government Printing Office, 1989.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 006	Defines	Economic terms	
	Free Enterprise 028	Defines	Economic terms	Income
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 3	Free Enterprise 117	Describes/ Explains	Taxation	Function
OBJECTIVE 4	Free Enterprise 046	Defines	Economic terms	Property
OBJECTIVE 5	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Free Enterprise 116	Describes/ Explains	Taxation	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Language Arts 065	Composes/ Edits	Forms/ documents	W-4 forms
	Language Arts 278	Uses	Text resources	
OBJECTIVE 9	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
OBJECTIVE 10	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
OBJECTIVE 11	Language Arts 058	Composes/ Edits	Forms/ documents	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	
	Mathematics 026	Computes	Addition	Decimals

HOW TO APPLY FOR A SOCIAL SECURITY NUMBER CARD

INTRODUCTION

It used to be that just those people covered by social security benefits or those who had taxable income needed a social security number card. But federal legislation passed in the 1980s requires that anyone covered by social security benefits, anyone with taxable income, or any dependent of age two years or older needs a social security number card. This means that just about everyone in the United States needs a number and card.

NOTE: Federal regulations could change the minimum age at which a person needs a social security number card.

To apply for a social security number and the accompanying card, an individual should do the following:

1. Contact the Social Security Administration for *Form SS-5: Application for a Social Security Number Card*. A copy of *Form SS-5* and instructions for completing questions on the application form are included as part of this handout.

   NOTE: Anyone that needs a social security number card should go to a social security office and obtain an authentic copy of *Form SS-5*.

2. Determine whether he or she must apply in person or can apply by mail.

   a. Those who must apply in person fall into two categories. In the first category are those 18 years or older who have never had a social security number card. In the second category are aliens (people who are not U.S. citizens), who should not risk mailing immigration documents (documents showing they have permission to be in the country).

   b. Other people may apply in person or by mail, whichever is most convenient.

3. Supply documentation of age, identity, and citizenship.

   NOTE: Documents presented in person at the Social Security Office to prove age, identity, and citizenship must be originals or certified copies. Documents sent by mail should be certified copies. Someone sending originals in the mail risks losing his or her documents. The Social Security Administration *will not* accept uncertified or notarized photocopies of required documents.

   For those U.S. citizens born in the United States

   a. To document age and citizenship, an individual can provide one of the following forms of proof:

      - Public or hospital birth certificate
      - Religious record showing birth or baptism

   b. To document identity, someone can provide one of the following forms of proof:

      - Vaccination certificate
      - School identification card
      - School record or report card
      - Evidence of membership in an organization

   For those U.S. citizens born outside the United States

   a. To document age, identity, and citizenship, an individual must provide one of the following record combinations:

      - Evidence of identity *and* U.S. consular report of birth

        NOTE: The U.S. consular is a U.S. office in a foreign city representing U.S. commercial interests and assisting U.S. citizens.

      - Foreign birth certificante *and* one of the following:
        - U.S. citizen identification card
        - Certificate of citizenship
        - U.S. passport

- Naturalization certification

  NOTE: Naturalization refers to the act of granting someone citizenship in a country.

- U.S. military discharge papers showing U.S. citizenship

For those who are not U.S. citizens (aliens)

a. To document age, identity, and citizenship, an individual must bring one of the following to the Social Security Office:

   - Alien Registration Card I-151 or I-551
   - U.S. Immigration Form I-94, I-95, I-185, I-186, or I-586; Form I-444 may also be required

b. An alien will be given a social security number for work only if that individual is a permanent resident alien (is permanently and legally staying in the United States) or if that person is authorized for some other reason to work by the U.S. Immigration and Naturalization Service.

IMPORTANT REMINDERS

EVIDENCE

An applicant for a Social Security number card must provide evidence of age, identity, and U.S. citizenship or lawful alien status. See page 1 of the application to see what evidence is needed.

All documents submitted as evidence must be either the originals or copies certified by the issuing agency. We do not accept uncertified or notarized copies.

PERSONAL INTERVIEW

An applicant must apply in person if he/she is age 18 or older and has never had a Social Security number card before.

COMPLETING THE APPLICATION

Type or print your answers on the application. **Use dark blue or black ink.** If you do not know and cannot find the answer to a question, enter the word ''unknown'' in the space for the answer.

INSTRUCTIONS FOR COMPLETING SOME QUESTIONS ON THE APPLICATION FORM

The instructions below are numbered to correspond with the numbered items on the application.

1. Enter your full name as you use it for work, school, or other official business. If you have a middle name, enter it in full in the space provided. Only your first name, middle initial and last name will appear on the card itself, unless you specifically request that we spell out your middle name.

   If your name has changed, show the name you were given at birth on the second line.

   If you have used any other name during your lifetime, show it on the third line. Do not include nicknames unless used offically at school or work. More than one such name can be shown.

2. Enter the address where you want your Social Security card mailed. If mail under your name is not normally received at the address which you show, use an ''in care of'' address. **Example: c/o J. Doe, 1 Elm St.**

3. Check the block which applies to you. If you checked ''other,'' please submit a statement explaining your situation and why you need a Social Security number. (You may attach a separate sheet.)

5. See page 4 for more information about this question.

7. Enter your age as of your **last** birthday. If less than 1 year old, enter ''0''.

8. Enter the city and State where you were born. If you were born outside the U.S., show the name of the city and country. Please do not use abbreviations.

9. Enter your mother's full name at her birth. If your father's last name is different from your name at birth, please explain by writing, for example, ''step-father'' or ''adopted father'' after your father's name. If you have ever requested a card before, use the name of the same father, step-father, etc. you used when you first applied.

10. If the individual in Item 1 has applied for a Social Security card before but needs a revised or replacement card, check ''Yes'' in 10a and complete 10b - 10e. If the date of birth shown in Item 6 is different than the date given on any previous application for a Social Security number card, enter the previously used date of birth in 10e.

    If the individual in Item 1 never applied for a Social Security card before, check ''No'' in 10a and go to Item 11.

    If the individual in Item 1 doesn't know if he/she ever applied for a Social Security card before, check ''Don't Know'' in 10a and go to Item 11.

12. Enter a phone number where we can reach you or leave a message for you. Include the area code.

13. Sign your name as it is usually written. Do not print unless your usual signature is printed. If you are applying on behalf of someone else, sign your own name. If you cannot write your name, you may sign by an ''X'' mark. Two persons must sign as witnesses to your mark.

14. Check the block marked ''self'' if you are completing the form for yourself. If you are completing the form for someone else, check the ''Other'' block and show your relationship; for example, ''father'' or ''guardian.''

Form SS-5 (11-86)

DEPARTMENT OF HEALTH AND HUMAN SERVICES
SOCIAL SECURITY ADMINISTRATION

Form Approved
OMB No. 0960-0066

FORM SS-5 – APPLICATION FOR A SOCIAL SECURITY NUMBER CARD (Original, Replacement or Correction)

Unless the requested information is provided, we may not be able to issue a Social Security Number (20 CFR 422-103(b))

INSTRUCTIONS TO APPLICANT ▶ **Before completing this form, please read the instructions on the opposite page. Type or print, using pen with dark blue or black ink. Do not use pencil. SEE PAGE 1 FOR REQUIRED EVIDENCE.**

NAA	NAME TO BE SHOWN ON CARD	First	Middle	Last
NAB 1	FULL NAME AT BIRTH (IF OTHER THAN ABOVE)	First	Middle	Last
ONA	OTHER NAME(S) USED			

STT **2** MAILING ADDRESS (Street/Apt. No., P.O. Box, Rural Route No.)

CTY CITY (Do not abbreviate) | STE STATE | ZIP ZIP CODE

CSP **3** CITIZENSHIP (Check one only)
- ☐ a. U.S. citizen
- ☐ b. Legal alien allowed to work
- ☐ c. Legal alien not allowed to work
- ☐ d. Other (See instructions on Page 2)

SEX **4** SEX
- ☐ MALE
- ☐ FEMALE

ETB **5** RACE/ETHNIC DESCRIPTION (Check one only) (Voluntary)
- ☐ a. Asian, Asian-American or Pacific Islander (includes persons of Chinese, Filipino, Japanese, Korean, Samoan, etc., ancestry or descent)
- ☐ b. Hispanic (includes persons of Chicano, Cuban, Mexican or Mexican-American, Puerto Rican, South or Central American, or other Spanish ancestry or descent)
- ☐ c. Negro or Black (not Hispanic)
- ☐ d. Northern American Indian or Alaskan Native
- ☐ e. White (not Hispanic)

DOB **6** DATE OF BIRTH ▶ MONTH | DAY | YEAR

AGE **7** PRESENT AGE

PLB **8** PLACE OF BIRTH ▶ CITY (Do not abbreviate) | STATE OR FOREIGN COUNTRY (Do not abbreviate) | FCI ☐

MNA 9	MOTHER'S NAME AT HER BIRTH	First	Middle	Last (her maiden name)
FNA	FATHER'S NAME	First	Middle	Last

PND **10** a. Has a Social Security number card ever been requested for the person listed in item 1? ☐ YES(2) ☐ NO(1) ☐ Don't know(1)

b. Was a card received for the person listed in item 1? ☐ YES(3) ☐ NO(1) ☐ Don't know(1)

▶ **IF YOU CHECKED YES TO A OR B, COMPLETE ITEMS C THROUGH E; OTHERWISE GO TO ITEM 11.**

SSN c. Enter the Social Security number assigned to the person listed in item 1. ☐☐☐–☐☐–☐☐☐☐

NLC d. Enter the name shown on the most recent Social Security card issued for the person listed in item 1.

PDB e. Date of birth correction (See Instruction 10 on page 2) ▶ MONTH | DAY | YEAR

DON **11** TODAY'S DATE ▶ MONTH | DAY | YEAR

12 Telephone number where we can reach you during the day. Please include the area code. ▶ HOME | OTHER

ASD **WARNING: Deliberately furnishing (or causing to be furnished) false information on this application is a crime punishable by fine or imprisonment, or both.**

IMPORTANT REMINDER: WE CANNOT PROCESS THIS APPLICATION WITHOUT THE REQUIRED EVIDENCE. SEE PAGE 1.

13 YOUR SIGNATURE

14 YOUR RELATIONSHIP TO PERSON IN ITEM 1: ☐ Self ☐ Other (Specify) ____________

WITNESS (Needed only if signed by mark "X")

WITNESS (Needed only if signed by mark "X")

DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)

DTC (SSA RECEIPT DATE)	NPN				DOC
NTC	CAN	BIC	IDN	ITV	☐ MANDATORY IN PERSON INTERVIEW CONDUCTED
TYPE(S) OF EVIDENCE SUBMITTED				SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW	
				DATE	
				DCL	DATE

Form SS-5 (11-86)

HOW THE SOCIAL SECURITY SYSTEM WORKS

Social security is a **type of federal social insurance**. It was established in 1935 by the **Federal Insurance Contributions Act (FICA)**, also known as the Social Security Act. Who social security covers and what benefits it provides have changed through the years. In 1935, it only covered the elderly and industry or commerce workers who were disabled.

Today, most American workers are covered by social security. Those not covered include people who worked for the federal government before 1984, railroad workers, and some state and local government workers. Other kinds of insurance cover those excluded from social security protection.

Benefits offered by social security have also expanded since 1935. **Today, social security offers five benefits: disability, survivor, retirement, hospital, and medical. Distribution of these benefits are handled by the Social Security Administration**, a branch of the federal government's Department of Health and Human Services.

The social security tax is what pays for the social security system. Those paying taxes today provide the money to pay for benefits currently going to others. When one of today's workers retires, dies, or becomes disabled, working people's taxes will then pay for the benefits of that worker or his or her family.

In paying for social security taxes, workers share the burden with their employers. The employee's portion of the tax is calculated as a percentage of his or her gross income. In 1990, the amount deducted from someone's gross salary to pay the social security tax was 7.65 percent. The employer's portion of the tax is equal to what the employee pays.

After the tax is calculated and collected, **the employer sends the employee's social security deduction and employer contribution to the Internal Revenue Service (IRS)**. The IRS credits the employee's account with the amount of money sent. **A person's social security account is identified by that person's name and social security number**.

People who are self-employed must also pay social security taxes. Because they have no employer contribution, **self-employed people pay higher social security taxes than do those with employers.**

Social security taxes will probably increase in the future, as the overall population of the country ages and a bigger base of money is needed to pay for the increasing number and amount of benefits.

Because of the increasingly heavy burden placed on the social security system, some people have questioned whether the system will be intact when today's generation reaches retirement age. To alleviate these fears, **the federal government has tried to strengthen the system by passing a new law**. The new law made several changes in the system. Some of these changes include allowing previously excluded workers to begin paying into the system; speeding up planned increases in social security taxes; taxing social security benefits of recipients with higher incomes; and gradually raising the retirement age of qualified recipients from 65 to 67 years.

WAYS TO KEEP INFORMED ABOUT TAX LAWS

INTRODUCTION

An information explosion has hit today's society. Every day, people are bombarded with new information from newspapers, radio, television, books, schools, and work. With so much information coming at them all at once, many individuals have a difficult time deciding what information they need to know and how to remember it. This is especially true when it comes to taxes. Keeping track of tax information is difficult because taxes and the tax system are complicated and change frequently. To keep track of taxes, tax laws, and tax policies, people should know how to find specific information about taxes and tax laws that affect them:

- Write or call the Internal Revenue Service (IRS).

  NOTE: The IRS provides free tax information and services to help people complete federal income tax returns.

  EXAMPLES: Free publications and forms on topics ranging from taxpayer rights to moving expenses; toll-free telephone service, including automated refund information and recorded tax information; taxpayer education programs and clinics; audiovisual materials available for loan to groups

- Write or call state and local government agencies.

  EXAMPLES: State tax commissions or state income tax bureaus (provide information on state income taxes), county assessor's office (offers information about how property taxes are calculated and levied)

- Take tax-preparation courses.

  NOTE: The IRS, colleges, and service organizations often offer courses on how to fill out tax returns. Information about these courses may be published in college course catalogs, local newspapers, and public libraries.

- Read current tax-preparation publications.

  NOTE: Current publications will have the most recent changes in taxes. Good sources for tax-preparation publications are government tax agencies, bookstores, and public libraries.

- Talk to local tax-return preparers.

  NOTE: Professional tax-return preparers can direct people to sources of information. Tax-return preparers can be found in the yellow pages of a telephone book under a subject heading such as "Tax" or "Tax-Return Preparers."

UNDERSTANDING TAXES

OBJECTIVE 1

Match terms associated with taxes to their correct definitions.

- **Adjusted gross income**—Total income minus adjustments
- **Adjustment**—Deduction subtracted from gross income on income tax return; helps reduce federal income tax owed

  NOTE: Adjustments are used on the *1040A* and *1040* federal income tax forms. By subtracting adjustments from gross income, adjusted gross income is determined.

  EXAMPLES: Deductible IRA contribution, penalty for early withdrawal of certain kinds of savings, alimony paid (court-ordered support paid from one spouse or partner to another after a divorce or separation)

- **Allowance**—Reduces the amount of money withheld from a person's regular paycheck to pay for federal income tax

  NOTE: Allowances are calculated and used on the federal *W-4 Form: Employee's Withholding Allowance Certificate.* Allowances are also called withholding allowances.

- **Assess**—To set or determine the amount of tax; to charge with a tax
- **Audit**—Examination of records to check for accuracy

  EXAMPLE: Internal Revenue Service audit of a person's income tax return

- **Claim**—To state that a person has a certain number of allowances, deductions, or dependents
- **Comply**—To obey a tax law or some other kind of rule
- **Credit**—Allows taxpayer to subtract an expense from the amount of federal income tax owed on taxable income; reduces amount of income tax owed

  NOTE: Credits are used on the *1040A* and *1040* federal income tax forms. Instead of being subtracted from gross income as an adjustment is, credits are subtracted from the amount of tax someone owes.

EXAMPLES: Credits for child and dependent care expenses, the disabled, or elderly; increase in money spent on research and experiments in a business or trade

- **Deduction**—One kind of allowable expense subtracted from adjusted gross income that reduces amount of income tax owed; amount taken out of someone's paycheck for taxes and other expenses

  NOTE: Allowable expenses are subtracted from adjusted gross income to help come up with the taxable income.

  EXAMPLES: Charitable contributions (to religious and certain social service organizations), state and local income taxes, real estate taxes, certain kinds of medical and dental expenses

- **Dependent**—Someone whose financial support comes primarily from another person

- **Exemption**—Tax benefit that lowers the amount of income on which someone must pay income tax

  EXAMPLES: Taxpayer, taxpayer's spouse (husband or wife), taxpayer's dependents

  NOTE: In 1990, each exemption was worth $2,000. Exemptions (multiplied by how much each is worth) and deductions are subtracted from adjusted gross income to come up with the taxable income. Although each is defined and used in different ways, adjustments, allowances, credits, exemptions, and deductions are similar in that all of them reduce the amount of federal income tax a person owes. On the *1040A* and *1040* federal income tax forms, adjustments, credits, deductions, and exemptions are used to reduce and calculate taxes in the following ways: First, adjustments are subtracted from gross income to come up with adjusted gross income. Then, deductions and exemptions are subtracted from adjusted gross income to come up with taxable income. Next, the taxpayer computes his or her tax using the taxable income and a given tax table or tax rate schedule. One of the final steps is to subtract credits from the tax on taxable income to arrive at the amount of tax a person must pay.

- **Gross income**—Total income before deductions

- **Internal Revenue Service (IRS)**—Federal government agency that collects taxes and enforces federal tax laws

- **Levy**—To impose or collect a tax

- **Net income**—Income after deductions
- **Pay period**—Amount of time between regular paychecks

  NOTE: Pay periods are usually weekly, biweekly (every two weeks), semimonthly (twice a month), or monthly.

- **Perjury**—Deliberately giving false information under oath or promise
- **Social Security Administration**—Federal government agency that manages the social security program
- **Social security number**—A nine-digit number used by the Social Security Administration to identify each person who pays social security taxes

  NOTE: Since no two people have the same social security number, the social security number is widely used as a form of personal identification. An individual's social security number is printed on his or her social security number card, which is issued by the Social Security Administration.

- **Tax**—Payment a government collects from individuals and businesses to support that government
- **Taxable income**—Adjusted gross income minus deductions and exemptions
- **Tax avoidance**—Legal means of reducing taxes owed

  NOTE: A person is using tax avoidance by claiming legal adjustments, deductions, exemptions, and credits.

- **Tax evasion**—Illegal means of reducing taxes owed

  NOTE: Falsifying information to reduce taxes carries criminal penalties such as fines and/or imprisonment.

- **Withholding tax**—Part of employee's wages or salary taken out by employer as partial payment of income tax

OBJECTIVE 2 **Select from a list the purposes of taxes.**

Taxes allow federal, state, and local governments to pool citizens' money to provide for public needs. Governing bodies—such as the United States Congress, a state legislature, or town council—then decide how the money will be allocated to best serve the interests of its citizens. Based on the decisions of federal, state, and local governments and citizens, taxes are used for the following purposes:

- To raise revenue to pay for government operations, facilities, and services

- To be fair to different income groups

  NOTE: Through social programs, taxes can be used to distribute money from the rich to the poor. Income taxes are also levied according to how much money an individual earns—the more money a person earns, the more that person is taxed.

- To influence people's behavior

  NOTE: The government has levied what are called excise taxes on alcohol and tobacco to discourage their use. Allowing people to deduct charitable contributions (money given to churches and certain social service organizations) may encourage more people to give to worthwhile causes.

- To promote economic stability of federal, state, and local governments

OBJECTIVE 3 **List services funded by local, state, and federal taxes.**

Taxes give a country, state, and/or community the financial means of providing goods and services to its citizens. Without taxes, public-funded goods and services would either disappear, because money would not be available to pay for them, or would be selected and paid for through private companies, which would probably not pay for unprofitable or unpopular goods and services. Taxes, therefore, provide a reliable means of funding a variety of goods and services for the general public.

Local and state levels

- Public education

- Parks and recreation facilities and programs

- Street and road construction and maintenance

- Public transportation
- Fire protection
- Police protection
- Health services
- Interest on state and municipal bonds

  NOTE: A bond is a certificate of debt given out by a government or corporation to people who invest in that government or corporation. The government or corporation guarantees to repay the investments with interest by a certain date. Municipal refers to a city or other local government.

- Salaries of state and local employees

Federal level

- National defense

  EXAMPLES: Military equipment, salaries of armed forces personnel, defense research

- Federal highway construction and maintenance
- Federal land management

  EXAMPLES: National parks, forests, grasslands

- Personal income security

  EXAMPLES: Social security benefits, welfare checks, food stamps, unemployment benefits

- Veterans' benefits and services
- Foreign aid
- Salaries of federal employees
- Education

  EXAMPLES: Grants and loans to finance education

- Interest on the national debt

- Interest to institutions and individuals that own government securities

  NOTE: A security is a stock, bond, or other document showing ownership of something of value. The "something of value" may be part of a corporation or government.

- Health care

  EXAMPLES: Medical research, payments for Medicare and Medicaid

- Environmental protection
- Financial aid to state and local governments
- Training and employment services

OBJECTIVE 4

Define personal and real property.

Although local governments are the ones that benefit from property taxes, it is the state governments that set guidelines regulating how local governments assess property taxes. For the purpose of taxing, states divide property into two categories:

- **Personal property**—Property that is not real property

  EXAMPLES: Equipment, tools, vehicles, livestock

- **Real property**—Land and items permanently attached to land

  EXAMPLES: Homes, garages, barns, rental property

OBJECTIVE 5

Select from a list the responsibilities of taxpayers.

Taxpayers are to a government as legs are to a caterpillar. Just as a caterpillar relies on its many legs to move, so too does a government rely on its many taxpayers to progress. As the "legs" that make a government run, taxpayers should understand that they have four major responsibilities that will keep a government operating smoothly:

- Keep informed about what kinds of taxes they pay.
- Keep informed as to how taxes affect them.
- Participate in any decisions, elections, or other activities that lead to the development of taxes.

- Comply with tax regulations.

  NOTE: People who do not pay their taxes place extra burdens on other taxpayers and on the government.

OBJECTIVE 6

Discuss what actions government is forced to take when taxpayers do not obey federal income tax laws.

The federal income tax system in the United States is based on voluntary compliance. Voluntary compliance means that the government depends on individuals and businesses to report their income, calculate their taxes, and file their returns on time. The government relies on each individual to voluntarily keep, or comply with, the country's federal income tax laws. Voluntary compliance does not mean that people and businesses can decide whether to pay the income tax. The tax, for those who earn taxable income, is mandatory (has to be paid). When taxpayers abuse this privilege by not paying their taxes, they force the government to do the following:

- Lose money needed to pay for federal facilities, functions, salaries, goods, and services
- Increase how much money and how many people it uses to catch tax evaders

  NOTE: A tax evader is someone who uses illegal means of reducing or not paying taxes.

- Consider increasing penalties and punishment for tax evaders
- Raise taxes for those who do comply

OBJECTIVE 7

Select from a list kinds of records that should be kept in an income tax file.

Recordkeeping is an important part of filing income taxes. By keeping the proper records, a person will have an easier time filling out tax returns and will be able to determine what adjustments, deductions, and credits he or she needs to make.

An individual must also consider how long to keep the records. How long someone keeps his or her records is largely determined by how long the Internal Revenue Service (IRS) has to audit taxpayers. Under normal circumstances, the IRS has up to three years to audit federal income tax returns. Therefore, to be prepared for a possible audit, a taxpayer needs to keep his or her records for at least three years after a return is filed with the IRS.

Under unusual circumstances, the IRS has more power. The IRS has up to six years to do audits, collect taxes, or take legal action against someone who did not report more than 25 percent of his or her gross income. The IRS has no time restrictions on pursuing someone who filed a fraudulent (full of intentional mistakes) return or who had taxable income and did not file a return.

Records people need to keep for filing tax returns include the following:

NOTE: Some records, such as those showing ownership of property, should be kept indefinitely. This is because property records may be needed someday to prove how much the owner has gained or lost in money if the property is sold. The IRS also recommends that taxpayers keep copies of tax returns indefinitely.

- Annual *W-2 Form(s)* showing income—including wages, tips, and taxable benefits

  NOTE: After making sure pay stubs match information given on the annual *W-2 Form*, the stubs may be thrown away. A pay stub is a statement that comes with each paycheck and shows earnings and taxes paid.

- Financial statements showing interest earned
- Financial statements showing dividends

  NOTE: A dividend is the amount of money paid out of profits that is divided among shareholders or creditors. A shareholder is someone who owns stock.

- Canceled checks that serve as receipts for tax deductions or credits

  EXAMPLES: Medical expenses, money or the value of items given to charities

- Itemized bills and receipts for deductions or credits that were paid in cash or cannot be proved by a canceled check
- Bills and receipts for major purchases and permanent home improvements

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- Documents showing interest paid on home mortgages

  NOTE: A home mortgage is a settlement in which the title to the home is pledged as security for a loan or some other obligation. A title is a document showing that someone owns the property or the possession listed in the title. The title gives the owner legal rights to control the property or possession as he or she wishes.

- Real estate closing statements

  NOTE: A real estate closing statement shows that some kind of real estate deal has been made.

- Documents showing investment transactions

  NOTE: Documents should include dates, prices, and commissions.

- Past tax returns

MAJOR SOURCES OF REVENUE FOR FEDERAL, STATE, AND LOCAL GOVERNMENTS

INTRODUCTION

Federal, state, and local governments can assess several types of taxes to raise money. Seven major taxes help the federal government raise money. Eight major taxes assist the state government, and four major taxes aid local governments in raising funds. The major tax sources are listed in this supplement according to which type(s) of government(s) normally assess(es) that tax. In addition, those taxes listed as major sources of funding for state and/or local governments may or may not be levied, depending on the state and/or local government.

Federal, state, and local taxes

- **Income**—Based on income and charged once a year to individuals, households, unincorporated businesses, and corporations

  NOTE: The income tax based on what individuals, households, and unincorporated businesses earn is called personal income tax. The income tax based on what corporations earn is called corporate income tax. A corporation is a body of people given legal rights to act as one organization with its own set of rights and liabilities. The corporation's rights and liabilities are separate from that of its individual members.

Federal and state taxes

- **Excise**—Assessed on the sale and distribution of certain items; paid for by whoever buys one of the items

  NOTE: An excise tax is sometimes called a luxury tax.

  EXAMPLES: Tobacco products, beer and liquor, gasoline, diesel fuel, firearms, airplane tickets, fishing equipment, telephone services

- **Inheritance**—Based on value of property and/or possessions a person inherits; paid for by the person inheriting the property and/or possessions

  NOTE: An inheritance tax may also be called a share tax because taxes are shared by the heirs. An heir is someone who inherits something.

- **Estate**—Based on value of deceased's net estate; paid for out of estate's net assets and before anything is given to heirs

  NOTE: Net estate and net assets refer to how much an estate is worth after certain deductions are made. Inheritance and estate taxes are often called death taxes. Of the two death taxes, the federal government tends to use the estate tax more than the inheritance tax, while states tend to use the inheritance tax more than the estate tax.

- **Gift**—Based on value of gifts worth more than a certain amount; paid by person giving gift

  NOTE: Gift taxes are a way of preventing someone from giving away much of his or her estate before death without paying taxes on it.

State and local taxes

- **Property**—Yearly tax based on real estate and property values; paid for by real estate and property owners

  NOTE: Property taxes are the largest source of income for many local governments.

- **Sales**—Charged on retail sale of certain goods and services; paid by customer when he or she makes the purchase

- **Use**—Charged for the storage, use, or purchase of personal property

  EXAMPLES: Storage lease, an automobile bought out of state

  NOTE: Use taxes are similar to sales taxes. The major difference is that a sales tax is imposed for *buying* goods and services, while a use tax is generally imposed for *using* an item or service. Sometimes, though, use taxes are charged for buying something not covered by sales taxes. An automobile bought out of state is an example of an item on which a use tax would be charged.

Federal taxes

NOTE: The two major sources of funding for the federal government are social security and personal income taxes.

- **Social security**—Based on what an individual earns up to a certain set amount; paid in equal proportions by the worker and employer

NOTE: Those who are self-employed must also pay the social security tax.

- **Customs**—Charged on items imported from other countries; paid for by importer

  NOTE: An importer is a person or business that brings something into a country.

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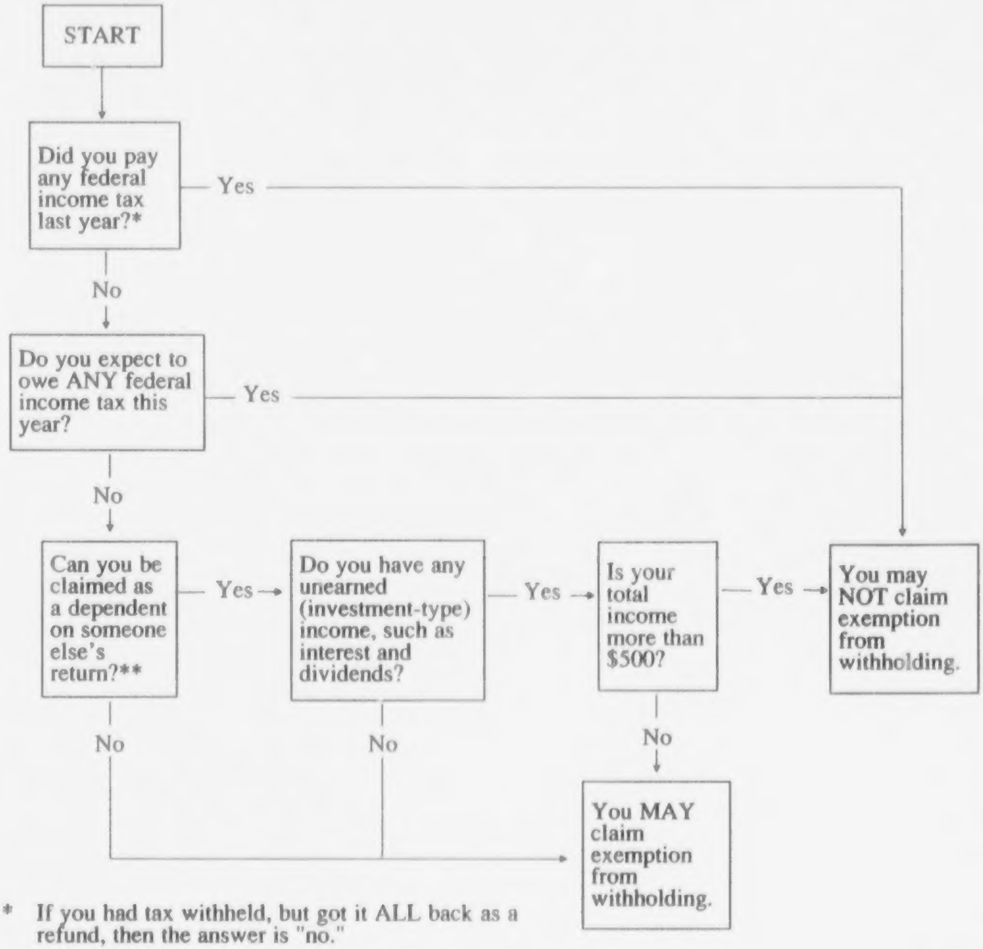
ARE YOU EXEMPT FROM WITHHOLDING?

Begin at START and follow the arrows. At each question box, follow the arrow next to your answer.


START
Did you pay any federal income tax last year?*
Yes
No
Do you expect to owe ANY federal income tax this year?
Yes
No
Can you be claimed as a dependent on someone else's return?**
Yes
No
Do you have any unearned (investment-type) income, such as interest and dividends?
Yes
No
Is your total income more than $500?
Yes
No
You may NOT claim exemption from withholding.
You MAY claim exemption from withholding.

* If you had tax withheld, but got it ALL back as a refund, then the answer is "no."

** See Supplement 3, "The Dependency Tests."

Adapted from *Understanding Taxes.*

THE DEPENDENCY TESTS

There are five tests to determine whether someone is your dependent: relationship, married dependent, citizen or resident, income, and support tests.

Each dependent must meet *all five* of the following tests:

NOTE: These five tests were valid as of 1989 but are subject to change.

Test 1: Relationship

Your dependent must be *either* your relative *or* someone who lived in your home as a member of your household all year; the relationship must not violate local law. Any relationships that have been established by marriage are not treated as ended by divorce or death.

The following are considered your relatives:

- Your child

  NOTE: Your child includes your son, daughter, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption; and a foster child (any child who lived in your home as a family member for the whole year).

- Your grandchild
- Your son-in-law, daughter-in-law
- Your parent, grandparent, stepparent, parent-in-law
- Your brother, sister, stepbrother, stepsister, brother-in-law, sister-in-law
- If related by blood, your aunt, uncle, nephew, niece

Test 2: Married dependent

Your married dependent cannot file a joint return.

NOTE: However, if neither the dependent nor the dependent's spouse is required to file, but they file a joint return to get a refund of all tax withheld you may claim him or her if the other four tests are met.

Test 3: Citizen or resident

The dependent must be *either* a U.S. citizen or resident alien *or* a resident of Canada or Mexico *or* your adopted child who is not a U.S. citizen but who lived with you all year in a foreign country.

Test 4: Income

Generally, the dependent's gross income must be less than $2,000. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits.

If, in the tax year, your dependent was permanently and totally disabled and had income from services performed at a sheltered workshop school, that income is generally not included for purposes of the income test. Get *Publication 501: Exemptions, Standard Deduction, and Filing Information* for details.

Special rules for your dependent child:

Your dependent who is your child does not have to meet this income test if *either* your child was under 19 at the end of the tax year *or* your child qualifies as a *student dependent*.

Your child is a "student dependent" if he or she:

- Was enrolled as a full-time student at a school during any five months in the tax year, or
- Took a full-time, on-farm training course during any five months of the tax year. (The course had to be given by a school or a state, county, or local government agency.)

  NOTE: To be a full-time student, the child must be enrolled in school for the number of hours or classes that the school considers to be full-time. "School" includes elementary, junior, and senior high schools; colleges, universities; and technical, trade, and mechanical schools. It does not include on-the-job training courses or correspondence schools.

Test 5: Support

The general rule is that you had to provide more than half the dependent's support in the tax year. If you file a joint return, support can come from either spouse. For exceptions to the support test, see the instructions for *Form 1040*.

Support includes food, a place to live, clothing, medical and dental care, and education. Support also includes such items as a car and furniture—but only if they are given to the dependent or if the dependent buys them solely for his or her own use or benefit. In figuring support, use the actual cost of these items. However, you should figure the cost of a place to live at its fair rental value.

In figuring support, you must include money used by the dependent for his or her own support, even if this money was not taxable.

EXAMPLES: Support includes social security and welfare benefits, gifts, and savings. Support *does not* include such items as income and social security taxes, life insurance premiums, or funeral expenses for your deceased dependent.

Adapted from *Understanding Taxes.*

FORM 1040EZ STEP-BY-STEP

NOTE: The following steps are based on 1989 tax laws and forms and are subject to change.

What you'll need . . .

- *W-2 Form(s)*—one for each job during the year
- *1099-INT Form(s)*—if you received interest income
- Pencil/pen, scratch paper
- Calculator
- Blank *1040EZ Form*

Key items . . .

Step 1: Name and address

- If you have no peel-off mailing label, carefully print your name and address. Otherwise, save the mailing label to apply when you are sure your return is complete and correct.
- Enter your social security number. (See box 8 of your *W-2 Form(s).*)
- If you want $1 of your taxes to go into the Presidential Election Campaign Fund, check "Yes."

Step 2: Report your income

- Add up the amounts in box 10 of your *W-2 Form(s)*, and put the total on line 1.
- If you received interest income, put the total of the amounts from box 1 of your *1099-INT Form(s)* on line 2. (If over $400, you must use the *1040A Form(s).*)

- Double-check your addition for line 3.

- See Supplement 3, "The Dependency Tests," to find out if you should check the "Yes" or the "No" box beside line 4. If you check the "No" box, put $5,100 on line 4.

- If you check the "Yes" box, do the worksheet on the back of the *1040EZ Form.*

- Double-check your subtraction for line 5.

Step 3: Figure your tax

- Add up the amounts in box 9 of your *W-2 Form(s)*, and put the total on line 6.

- Find your tax by using the singles column of the Tax Tables and looking for your taxable income (the line 5 amount). Write in the amount of your tax on line 7.

- Double-check that you copied the figures from your *W-2 Form(s)* and the Tax Tables correctly.

Step 4: Refund or amount you owe

- Look at lines 6 and 7 again. Check whether line 6 or line 7 is larger.

- If line 6 is larger, you should complete line 8. Subtract line 7 from line 6, and put the result on line 8. This is the amount of your refund.

- If line 7 is larger, you should complete line 9. Subtract line 6 from line 7, and put the result on line 9. This is the amount you owe.

Step 5: Sign your return

- Double-check your addition and subtraction.

- Read the words in bold letters at the bottom of the form; then sign and date it.

- Attach your mailing label; make any necessary corrections directly on the label.

- Attach Copy B of each *W-2 Form.*
- **If you owe more tax, attach your check or money order. Make sure your social security number, daytime phone number, and "1040EZ Form" are on your payment.**
- Mail your return by *April 15.*

NOTE: **Returns must normally be mailed by April 15 or the first postal working day after if April 15 falls on a weekend or federal holiday.**

Adapted from *Understanding Taxes.*

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NAME ______________________________ SCORE _______

OBJECTIVE 8 Complete *W-4 Forms.*

INTRODUCTION

The *W-4 Form*, also called the *Employee's Withholding Allowance Certificate*, has three basic functions:

- It is used to withhold the correct amount of federal income tax from an individual's paycheck each pay period.

  NOTE: A person with more than one job should fill out a new *W-4 Form* for each job.

- It lets the IRS and the employer know the number of dependents (also called allowances) a person is claiming.

- It permits an individual to have less money taken out of his or her paycheck if that person is supporting dependents. This is because the more dependents someone claims, the less that is taken out of that person's paycheck.

  NOTE: A *W-4 Form* can be changed to add or drop dependents as an employee's family circumstances change.

Use of the *W-4 Form* is linked to three basic concepts—compliance, pay-as-you-go, and withholding.

- **Compliance**—In the United States, the federal government relies on individual citizens to pay their own federal income taxes. The government trusts each citizen to voluntarily comply with the rules and regulations that determine how much each person should be paying in federal income tax. Part of this trust and voluntary compliance involves filling out the *W-4 Form*. From the *W-4 Form*, a person's employer will know how much money to take out (withhold) from each paycheck.

- **Pay-as-you-go**—Instead of requiring individuals to pay for federal income tax in one lump sum, the federal government has established a system in which citizens pay the tax in smaller amounts throughout the year. The system works through paychecks. With each paycheck, an employer withholds a certain amount of money for federal income tax. This tax money is then sent to the federal government. This money is applied toward the income tax a person owes each year. The *W-4 Form* plays a key role in the pay-as-you-go system. By filling out a *W-4 Form*, an individual can estimate how much of each paycheck must be contributed to federal income tax.

  The federal government uses the pay-as-you-go system because it is easier for most taxpayers to use than a lump-sum system would be. In a lump-sum system, a taxpayer would have to save enough money each year to pay federal income tax all at once. Many people would have a difficult time saving enough money each year to pay income tax at one time.

- **Withholding**—The federal government trusts each citizen to determine how many allowances he or she can claim. Allowances are circumstances that help reduce the amount of money deducted from someone's wages to pay federal income tax. Use of allowances, combined with how much money a person makes and his or her marital status, helps an employer calculate how much federal income tax should be withheld from a person's paycheck. An employee calculates and claims withholding allowances on the *W-4 Form*.

The *W-4 Form* is divided into worksheets and the actual withholding certificate that each person turns into his or her employer. When filling out the *W-4 Form*, an individual should consider the following points:

- The section called *Employee's Withholding Allowance Certificate* is what an employee gives to his or her employer. This section is located at the bottom of the first page.

- The rest of the form consists of instructions and worksheets. The worksheets will help an employee calculate his or her withholding allowances.

- The *W-4 Form* is used by all employees to determine their allowances. Because the worksheets are designed to meet the needs of all kinds of individuals, many people will not need to use every worksheet.

- Each person uses a separate *W-4 Form*. Those with a working spouse (a husband or wife) or more than one job should still use only one *W-4 Form* to calculate allowances. The same number of allowances are then claimed on the *W-4 Form* turned in for each job.

DIRECTIONS

Use information given in Parts I and II to fill out the following blank *W-4 Forms*. One form is included for each part. Use **Steps to Follow When Completing a *W-4 Form*** to help you finish the parts. For additional help, refer to Supplement 2, "Are You Exempt from Withholding?" and Supplement 3, "The Dependency Tests."

Steps to Follow When Completing a *W-4 Form*

1. Fill in lines 1 (name and address) and 2 (social security number).

2. Fill out line 3 (marital status). Single tax rates are usually higher than those for married people.

3. Use instructions from the *W-4 Form* and Supplement 2, "Are You Exempt from Withholding?" to decide if you are exempt from withholding—meaning that you do not have to have any money taken out of your paycheck for federal income tax. Someone who is exempt would complete only lines 1, 2, and 6 (exemption from withholding) of the *W-4 Form* and would sign and date the form.

4. Using the worksheets on the *W-4 Form*, calculate the number of allowances you can claim. If you are not in a complex tax situation, the "Personal Allowances Worksheet" on the first page of the *W-4 Form* may be enough. You may have to use worksheets on page two of the *W-4 Form* in the following two cases: 1. You claim deductions or adjustments on your income tax return. Claiming deductions or adjustments requires you to complete the "Deductions and Adjustments Worksheet." 2. The instructions from line G of the "Personal Allowances Worksheet" direct you to fill out the "Two-Earner/Two-Job Worksheet."

5. Use Supplement 3, "The Dependency Tests," to help you fill out lines A, D, and F of the "Personal Allowances Worksheet" on the first page of the *W-4 Form*.

6. Based on information from the worksheets and your knowledge of the amount of tax you have paid in previous years, fill out lines 4 (total number of allowances) and 5 (additional amount of be deducted).

7. Check (✓) whether you are a full-time student at line 7.

8. Double-check your worksheet calculations and *W-4* entries.
9. Read the statement above the signature line. Signing a *W-4 Form* that has been falsified is illegal and is punishable by fine, imprisonment, or both.
10. Sign and date the certificate on the *W-4 Form*.
11. The employer completes lines 8 (employer's name and address), 9 (office code), and 10 (employer identification number).

PROBLEMS

Part I

Otis W. O'Connell of 200 Wynn Avenue, Stillwater, Oklahoma 74074, is single and works part-time at his aunt's bakery shop. He is a full-time student at the local university. Otis paid no income tax last year. This year, he thinks he will earn between $250 and $400. He has no other income, and his parents claim him as a dependent on their federal income tax return. His social security number is 999-00-9999. Otis fills out the *W-4 Form* on April 10, 1990. Complete a *W-4 Form* for Otis.

Part II

Havilah A. Steinbrener lives at 555 Jaguar Street in Cheyenne, Wyoming 82440. She is single and thinks she will earn $11,000 this year as a reporter. She earned a little less last year but still paid federal income tax. No one claims Havilah as a dependent. She also has no dependents. Her social security number is 999-00-1234. She completes her *W-4 Form* on February 15, 1990. Fill out a *W-4 Form* for Havilah.

Adapted from *Understanding Taxes.*

1990 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. *If exempt, complete line 6, but do not complete lines 4 and 5.* No Federal income tax will be withheld from your pay. This exemption expires February 15, 1991.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919,** Is My Withholding Correct for 1990?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in Hawaii and Alaska, check your local telephone directory) to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ______

B Enter "1" if: { 1. You are single and have only one job; or 2. You are married, have only one job, and your spouse does not work; or 3. Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less. } . . . . . B ______

C Enter "1" for your **spouse.** But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ______

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . . . D ______

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) . . . E ______

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . . . F ______

G Add lines A through F and enter total here . . . . . ▶ G ______

For accuracy, do all worksheets that apply:

- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $44,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1990

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 Marital status: ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate.
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 4 ______

5 Additional amount, if any, you want deducted from each pay . . . 5 $ ______

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:

- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 6 19

7 Are you a full-time student? *(Note: Full-time students are not automatically exempt.)* . . . 7 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ **Date ▶** , 19

8 Employer's name and address **(Employer:** Complete 8 and 10 **only if sending to IRS)** | 9 Office code (optional) | 10 Employer identification number

Deductions and Adjustments Worksheet

Note: *Use this worksheet only if you plan to itemize deductions or claim adjustments to income on your 1990 tax return.*

1 Enter an estimate of your 1990 itemized deductions. These include: qualifying home mortgage interest, 10% of personal interest, charitable contributions, state and local taxes (but not sales taxes), medical expenses in excess of 7.5% of your income, and miscellaneous deductions (most miscellaneous deductions are now deductible only in excess of 2% of your income) . . . 1 $ ________

2 Enter { $5,450 if married filing jointly or qualifying widow(er) / $4,750 if head of household / $3,250 if single / $2,725 if married filing separately } . . . 2 $ ________

3 **Subtract** line 2 from line 1. If line 2 is greater than line 1, enter zero . . . 3 $ ________

4 Enter an estimate of your 1990 adjustments to income. These include alimony paid and deductible IRA contributions . . . 4 $ ________

5 **Add** lines 3 and 4 and enter the total . . . 5 $ ________

6 Enter an estimate of your 1990 nonwage income (such as dividends or interest income) . . . 6 $ ________

7 **Subtract** line 6 from line 5. Enter the result, but not less than zero . . . 7 $ ________

8 **Divide** the amount on line 7 by $2,000 and enter the result here. Drop any fraction . . . 8 ________

9 Enter the number from Personal Allowances Worksheet, line G, on page 1 . . . 9 ________

10 **Add** lines 8 and 9 and enter the total here. If you plan to use the Two-Earner/Two-Job Worksheet, also enter the total on line 1, below. Otherwise, **stop here** and enter this total on Form W-4, line 4 on page 1 . . . 10

Two-Earner/Two-Job Worksheet

Note: *Use this worksheet only if the instructions at line G on page 1 direct you here.*

1 Enter the number from line G on page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet) . . . 1 ________

2 Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here . . . 2 ________

3 If line 1 is **GREATER THAN OR EQUAL TO** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "0") and on Form W-4, line 4, on page 1. **DO NOT** use the rest of this worksheet . . . 3 ________

Note: *If line 1 is **LESS THAN** line 2, enter "0" on Form W-4, line 4, on page 1. Complete lines 4–9 to calculate the additional dollar withholding necessary to avoid a year-end tax bill.*

4 Enter the number from line 2 of this worksheet . . . 4 ________

5 Enter the number from line 1 of this worksheet . . . 5 ________

6 **Subtract** line 5 from line 4 . . . 6 ________

7 Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here . . . 7 $ ________

8 **Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding amount needed . . . 8 $ ________

9 Divide line 8 by the number of pay periods each year. (For example, divide by 26 if you are paid every other week.) Enter the result here and on Form W-4, line 5, page 1. This is the additional amount to be withheld from each paycheck . . . 9 $

Table 1: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **LOWEST** paying job are—	Enter on line 2 above	If wages from **LOWEST** paying job are—	Enter on line 2 above
0 - $4,000	0	0 - $4,000	0
4,001 - 8,000	1	4,001 - 8,000	1
8,001 - 19,000	2	8,001 - 14,000	2
19,001 - 23,000	3	14,001 - 16,000	3
23,001 - 25,000	4	16,001 - 21,000	4
25,001 - 27,000	5	21,001 and over	5
27,001 - 29,000	6		
29,001 - 35,000	7		
35,001 - 41,000	8		
41,001 - 46,000	9		
46,001 and over	10		

Table 2: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **HIGHEST** paying job are—	Enter on line 7 above	If wages from **HIGHEST** paying job are—	Enter on line 7 above
0 - $44,000	$310	0 - $25,000	$310
44,001 - 90,000	570	25,001 - 52,000	570
90,001 and over	680	52,001 and over	680

Privacy Act and Paperwork Reduction Act Notice.—We ask for this information to carry out the Internal Revenue laws of the United States. We may give the information to the Department of Justice for civil or criminal litigation and to cities, states, and the District of Columbia for use in administering their tax laws. You are required to give this information to your employer.

The time needed to complete this form will vary depending on individual circumstances. The estimated **average** time is: **Recordkeeping 46** min., **Learning about the law or the form** 10 min., **Preparing the form** 70 min. If you have comments concerning the accuracy of these time estimates or suggestions for making this form more simple, we would be happy to hear from you. You can write to the **Internal Revenue Service,** Washington, DC 20224, Attn: IRS Reports Clearance Officer, T:FP; or the **Office of Management and Budget,** Paperwork Reduction Project (1545-0010), Washington, DC 20503.

*U.S. GPO 1989-0-245-064

1990 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. *If exempt, complete line 6, but do not complete lines 4 and 5.* No Federal income tax will be withheld from your pay. This exemption expires February 15, 1991.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two earner/two job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919,** Is My Withholding Correct for 1990?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in Hawaii and Alaska, check your local telephone directory) to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . A ______

B Enter "1" if:
- 1. You are single and have only one job; or
- 2. You are married, have only one job, and your spouse does not work; or
- 3. Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less

B ______

C Enter "1" for your **spouse.** But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . C ______

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ______

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) . . . E ______

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . F ______

G Add lines A through F and enter total here ▶ G ______

For accuracy, do all worksheets that apply:
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $44,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No. 1545-0010
1990

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 Marital status: ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 4 ______

5 Additional amount, if any, you want deducted from each pay . . . 5 $ ______

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here ▶ 6 19 ______

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) 7 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ ______ **Date ▶** ______ , 19 ______

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**) | 9 Office code (optional) | 10 Employer identification number

Deductions and Adjustments Worksheet

Note: *Use this worksheet only if you plan to itemize deductions or claim adjustments to income on your 1990 tax return.*

1 Enter an estimate of your 1990 itemized deductions. These include: qualifying home mortgage interest, 10% of personal interest, charitable contributions, state and local taxes (but not sales taxes), medical expenses in excess of 7.5% of your income, and miscellaneous deductions (most miscellaneous deductions are now deductible only in excess of 2% of your income) . . . . 1 $________

2 Enter: { $5,450 if married filing jointly or qualifying widow(er) / $4,750 if head of household / $3,250 if single / $2,725 if married filing separately } . . . . 2 $________

3 **Subtract** line 2 from line 1. If line 2 is greater than line 1, enter zero . . . . 3 $________

4 Enter an estimate of your 1990 adjustments to income. These include alimony paid and deductible IRA contributions . . 4 $________

5 **Add** lines 3 and 4 and enter the total . . . . 5 $________

6 Enter an estimate of your 1990 nonwage income (such as dividends or interest income) . . . . . 6 $________

7 **Subtract** line 6 from line 5. Enter the result, but not less than zero . . . . 7 $________

8 **Divide** the amount on line 7 by $2,000 and enter the result here. Drop any fraction . . . . . . 8 ________

9 Enter the number from Personal Allowances Worksheet, line G, on page 1 . . . . 9 ________

10 **Add** lines 8 and 9 and enter the total here. If you plan to use the Two-Earner/Two-Job Worksheet, also enter the total on line 1, below. Otherwise, **stop here** and enter this total on Form W-4, line 4 on page 1 10

Two-Earner/Two-Job Worksheet

Note: *Use this worksheet only if the instructions at line G on page 1 direct you here.*

1 Enter the number from line G on page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet) . 1 ________

2 Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here . . . . 2 ________

3 If line 1 is **GREATER THAN OR EQUAL TO** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "0") and on Form W-4, line 4, on page 1. **DO NOT** use the rest of this worksheet . . . . 3 ________

Note: *If line 1 is **LESS THAN** line 2, enter "0" on Form W-4, line 4, on page 1. Complete lines 4–9 to calculate the additional dollar withholding necessary to avoid a year-end tax bill.*

4 Enter the number from line 2 of this worksheet . . . . 4 ________

5 Enter the number from line 1 of this worksheet . . . . 5 ________

6 **Subtract** line 5 from line 4 . . . . 6 ________

7 Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here . . . . 7 $________

8 **Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding amount needed 8 $________

9 Divide line 8 by the number of pay periods each year. (For example, divide by 26 if you are paid every other week.) Enter the result here and on Form W-4, line 5, page 1. This is the additional amount to be withheld from each paycheck . . . 9 $

Table 1: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **LOWEST** paying job are—	Enter on line 2 above	If wages from **LOWEST** paying job are—	Enter on line 2 above
0 - $4,000	0	0 - $4,000	0
4,001 - 8,000	1	4,001 - 8,000	1
8,001 - 19,000	2	8,001 - 14,000	2
19,001 - 23,000	3	14,001 - 16,000	3
23,001 - 25,000	4	16,001 - 21,000	4
25,001 - 27,000	5	21,001 and over	5
27,001 - 29,000	6		
29,001 - 35,000	7		
35,001 - 41,000	8		
41,001 - 46,000	9		
46,001 and over	10		

Table 2: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **HIGHEST** paying job are—	Enter on line 7 above	If wages from **HIGHEST** paying job are—	Enter on line 7 above
0 - $44,000	$310	0 - $25,000	$310
44,001 - 90,000	570	25,001 - 52,000	570
90,001 and over	680	52,001 and over	680

Privacy Act and Paperwork Reduction Act Notice.—We ask for this information to carry out the Internal Revenue laws of the United States. We may give the information to the Department of Justice for civil or criminal litigation and to cities, states, and the District of Columbia for use in administering their tax laws. You are required to give this information to your employer.

The time needed to complete this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping** 46 min., **Learning about the law or the form** 10 min., **Preparing the form** 70 min. If you have comments concerning the accuracy of these time estimates or suggestions for making this form more simple, we would be happy to hear from you. You can write to the **Internal Revenue Service,** Washington, DC 20224, Attn: IRS Reports Clearance Officer, T:FP; or the **Office of Management and Budget,** Paperwork Reduction Project (1545-0010), Washington, DC 20503.

*U.S. GPO 1989-0-245-064

ASSIGNMENT SHEET 2

UNDERSTANDING TAXES

C V

NAME ______________________________ SCORE ________

OBJECTIVE 9

Locate information on a *W-2 Form*.

INTRODUCTION

The *W-2 Form* is also called the *Wage and Tax Statement*. At the end of each year, an employer completes and sends a *W-2 Form* to the IRS and each employee. The *W-2 Form* is used as a yearly record showing an employee's gross income, the total amount of federal income tax withheld, and the total amount of social security tax deducted. Depending on the person's job and job location, other deductions may also be included on the *W-2 Form*.

Federal law requires that an individual receive a *W-2 Form* for each job he or she had during the year. An employee should receive his or her W-2 form(s) by January 31 of the following year.

An individual uses the boxes of information on each *W-2 Form* to help him or her complete a federal income tax return. The employee must then attach one copy (called Copy B) of each *W-2 Form* he or she receives to the federal income tax return that is filed.

Because the *W-2 Form* contains important information about wages and taxes, an individual should make sure the information on the *W-2 Form* is correct. One can double-check the *W-2 Form* by comparing it with his or her pay stubs for the year. Any mistakes on the *W-2 Form* should be reported immediately to the person's employer.

DIRECTIONS

Refer to the blank *W-2 Form* to answer the following questions.

1. What is the number of the box that contains the name and address of the employer? ______________________________
2. What is the number of the box that contains the name and address of the employee? ______________________________
3. What information is contained in Box 8? ____________________

   ____
4. What is the number of the box that contains the employee's actual pay (gross pay) for the year? ____________________

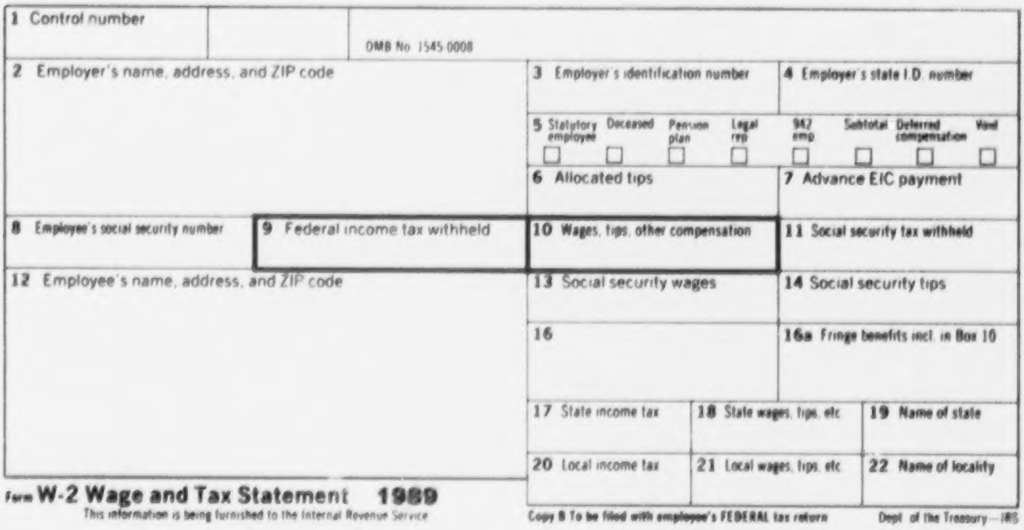
5. What information is contained in Box 9? ____________________

____

____

____

____



1 Control number

OMB No. 1545-0008

2 Employer's name, address, and ZIP code

3 Employer's identification number

4 Employer's state I.D. number

5 Statutory employee ☐ Deceased ☐ Pension plan ☐ Legal rep. ☐ 942 emp. ☐ Subtotal ☐ Deferred compensation ☐ Void ☐

6 Allocated tips

7 Advance EIC payment

8 Employee's social security number

9 Federal income tax withheld

10 Wages, tips, other compensation

11 Social security tax withheld

12 Employee's name, address, and ZIP code

13 Social security wages

14 Social security tips

16

16a Fringe benefits incl. in Box 10

17 State income tax

18 State wages, tips, etc.

19 Name of state

20 Local income tax

21 Local wages, tips, etc.

22 Name of locality

Form **W-2 Wage and Tax Statement 1989**

This information is being furnished to the Internal Revenue Service

Copy B To be filed with employee's FEDERAL tax return

Dept. of the Treasury—IRS

Adapted from *Understanding Taxes.*

ASSIGNMENT SHEET 3

UNDERSTANDING TAXES

NAME ________________________________ SCORE _______

OBJECTIVE 10

Locate information on a pay stub.

INTRODUCTION

A pay stub accompanies a person's paycheck. A pay stub shows the employee how much money he or she earns during a pay period and how much in taxes (involuntary deductions) and voluntary deductions (such as health and life insurance) are taken out of those wages. Employees normally receive paychecks and the accompanying pay stubs weekly, biweekly (every two weeks), semimonthly (twice a month), or monthly.

Items normally found on a pay stub include the employee's name, employee's number (usually the social security number), hours worked, job title, voluntary deductions, method of payment, gross earnings, FICA (social security tax), federal withholding (money withheld for federal income tax payment), and net pay. The method of payment refers to whether the employee is paid by wage, salary, fee, or commission. A wage is paid on an hourly, a daily, or some other basis. A salary is a fixed amount usually paid each month. A fee is a set amount charged on a contract for a professional service. A commission is money paid based on how much of an item or a service is sold.

Other compensation (types of income) and deductions may also be found on a pay stub. For example, some states assess a state income tax. In these states, an employee will have state income tax withheld from his or her paycheck. Depending on his or her circumstances, an employee may have involuntary deductions taken out, too. For example, many people have health insurance, life insurance, and some form of savings deducted from their wages. These deductions would appear on the pay stub.

DIRECTIONS

Refer to the sample pay stub to answer the following questions.

1. What is the name of the employee? ______________________
2. What is the name of the employer? ______________________

   ____
3. What is the length of the pay period? ____________________
4. How many total hours did the employee work during this pay period? ____________________________________

687

5. What is the regular hourly wage of the employee? ___________

6. What is the employee's gross income for the current pay period? ___________

7. Name the employee's taxes (involuntary deductions), and state the amount of each for the current pay period.

____

____

____

8. What is the total of the taxes for the current pay period?

____

9. Name the employee's voluntary deductions, and state the amount of each for the current pay period.

____

____

10. What is the total of the voluntary deductions for the current pay period? ___________

11. What is the employee's net income for the current pay period?

____

State	Employee No.	Division	Pay Location	Employee Name & S.S. #	Dependents	Pay Period Date
50	12289	340	110	Tina L. Rogers 999-99-9999	01	02-25-90 to 03-10-90

Code	Total Hours	O.T. Hours	Rate	Amount	O.T. Amount
01	108.00	25.00	8.94	965.52	111.75

Code	Total Hours	O.T. Hours	Rate	Amount	O.T. Amount

Big-Tree Logging Corporation
700 Truck Lane
Conifer, Oklahoma 70000

THIS IS YOUR STATEMENT OF
EARNINGS AND DEDUCTIONS
NON-NEGOTIABLE
DETACH AND KEEP FOR YOUR RECORDS

Ded. Code	Misc. Deduction Description	Amount
004	Health Insurance	15.75
006	Life Insurance	6.50

1,077.27
Gross Amount

	Gross	Federal Tax	State Tax	FICA Tax	Misc. Tax	Misc. Tax	Vac. Hours	Total Misc Deductions
Current	1,077.27	131.59	25.32	80.90	.00	.00		22.25
Y.T.D.	4,020.77	483.11	94.50	301.96	.00	.00	531.50	

817.21
Amount of Check

ASSIGNMENT SHEET 3 - Adult and Family Living
CV - 63

689

690

ASSIGNMENT SHEET 4

UNDERSTANDING TAXES

C V

NAME ______________________________ SCORE ______

OBJECTIVE 11

Complete a *1040EZ Form.*

INTRODUCTION

Taxpayers may use three kinds of income tax returns to report their income each year: the *1040EZ Form*, *1040A Form*, and *1040 Form*. Of the three, the *1040EZ* is the easiest to complete. The *1040A* is somewhat more difficult to fill out than the *1040EZ* is, and the *1040* is the most difficult. A taxpayer must meet certain conditions before he or she can use the *1040EZ* or the *1040A*. Therefore, it is important that a taxpayer read the instructions that come with each form to decide which is best for that person to use. Generally, those in uncomplicated tax situations can use the *1040EZ*. Those in more complex circumstances must use either the *1040A* or the *1040*.

DIRECTIONS

Use the **Personal Information** given on the following page to fill out the blank *1040EZ Form* which comes with this assignment. Follow the form's instructions. To complete line 7 of the *1040EZ Form*, use the *1989 Tax Table*, which is included as part of this assignment. For additional help in completing this assignment, refer to the checklist given in Supplement 4, "*Form 1040EZ* Step-by-Step."

Personal Information

Sylvester T. Marciano is single and is claimed as a dependent on his parents' federal income tax return. He contributes $1 of his tax to the Presidential Election Campaign Fund. He completed and mailed his return on February 14, 1989. His *W-2 Form* contains the following information.

Name and address:
Sylvester T. Marciano
444 Right Street
Rural, Texas 45678

Employer:
Hamburger Haven
100 Main Street
Rural, Texas 45678

Social security number:
987-00-4321

Federal income tax withheld:
$33

Wages:
$2,500

Social security tax withheld:
$187.50

Department of the Treasury Internal Revenue Service

Form **1040EZ** **Income Tax Return for Single Filers With No Dependents** (8) **1989**

Name & address

Use the IRS mailing label. If you don't have one, please print.

Print your name above (first, initial, last)

Home address (number and street). (If you have a P.O. box, see back.) Apt. no.

City, town or post office, state, and ZIP code

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number

Instructions are on the back. Also, see the Form 1040A/1040EZ booklet, especially the checklist on page 14.

Presidential Election Campaign Fund
Do you want $1 to go to this fund? *Note: Checking "Yes" will not change your tax or reduce your refund.* ▶ Yes ☐ No ☐

		Dollars	Cents
Report your income	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1		
Attach Copy B of Form(s) W-2 here.	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2		
	3 Add line 1 and line 2. This is your **adjusted gross income.** 3		
Note: You must check Yes or No.	4 Can your parents (or someone else) claim you on their return? ☐ **Yes.** Do worksheet on back; enter amount from line E here. ☐ **No.** Enter 5,100. This is the total of your standard deduction and personal exemption. 4		
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5		
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6		
	7 **Tax.** Use the amount on **line 5** to look up your tax in the tax table on pages 41-46 of the Form 1040A/1040EZ booklet. Use the **single** column in the table. Enter the tax from the table on this line. 7		
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8		
Attach tax payment here.	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach check or money order for the full amount, payable to "Internal Revenue Service." 9		

Sign your return

(Keep a copy of this form for your records.)

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature Date

X

For Privacy Act and Paperwork Reduction Act Notice, see page 3 in the booklet. Form 1040EZ (1989)

1989 Instructions for Form 1040EZ

Use this form if:

- Your filing status is single.
- You do not claim any dependents.
- You were under 65 and not blind at the end of 1989.
- Your taxable income (line 5) is less than $50,000.
- You had **only** wages, salaries, tips, and taxable scholarships or fellowships, and your taxable interest income was $400 or less. ***Caution:*** *If you earned tips (including allocated tips) that are not included in Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 23 in the booklet.*

If you are not sure about your filing status or dependents, see pages 15 through 20 in the booklet.

If you can't use this form, see pages 11 through 13 in the booklet for which form to use.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs. You may round off cents to whole dollars. To do so, drop amounts under 50 cents and increase amounts that are 50 cents or more. For example, $129.49 becomes $129 and $129.50 becomes $130. If you round off, do so for all amounts. But if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and round off only the total.

Name & address

Please use the mailing label we sent you. It can help speed your refund. After you complete your return, put the label in the name and address area. Cross out any errors. Print the right information on the label (including apartment number). **If you don't have a label,** print your name, address, and social security number. If your post office does not deliver mail to your home and you have a P.O. box, show your P.O. box number instead of your home address.

Presidential campaign fund

Congress set up this fund to help pay for Presidential election costs. If you want $1 of your tax to go to this fund, check the "Yes" box. If you check "Yes," your tax or refund will not change.

Report your income

Line 1. If you don't get your W-2 by February 15, contact your local IRS office. You must still report your wages, salaries, and tips even if you don't get a W-2 from your employer. Students, if you received a scholarship or fellowship, see page 23 in the booklet.

Line 2. Banks, savings and loans, credit unions, etc., should send you a Form 1099-INT showing the amount of taxable interest paid to you. You must report all your taxable interest even if you don't get a Form 1099-INT. If you had tax-exempt interest, such as on municipal bonds, write "TEI" in the space to the left of line 2. After "TEI," show the amount of your tax-exempt interest. **Do not** add tax-exempt interest in the total on line 2.

Line 4. If you checked "Yes" because someone can claim you as a dependent, fill in this worksheet to figure the amount to enter on line 4.

Standard deduction worksheet for dependents who checked "Yes" on line 4

A.	Enter the amount from line 1 on front.	**A.** ______
B.	Minimum amount.	**B.** 500.00
C.	**Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here.	**C.** ______
D.	Maximum amount.	**D.** 3,100.00
E.	**Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	**E.** ______

If you checked "No" because no one can claim you as a dependent, enter 5,100 on line 4. This is the total of your standard deduction (3,100) and personal exemption (2,000).

Figure your tax

Line 6. If you received a Form 1099-INT showing income tax withheld (backup withholding), include the amount in the total on line 6. To the left of line 6, write "Form 1099." If you had two or more employers and had total wages of over $48,000, see page 35 in the booklet.

If you want IRS to figure your tax, skip lines 7 through 9. Then sign and date your return. If you paid too much tax, we will send you a refund. If you didn't pay enough tax, we will send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by April 16, 1990, whichever is later. If you want to figure your own tax, complete the rest of your return.

Amount you owe

Line 9. If you owe tax, attach your check or money order for the full amount. Write your social security number, daytime phone number, and "1989 Form 1040EZ" on your payment.

Sign your return

You must sign and date your return. If you pay someone to prepare your return, that person must sign it and show other information. See page 40 in the booklet.

Mailing your return

Mail your return by **April 16, 1990**. Use the envelope that came with your booklet. If you don't have that envelope, see page 49 in the booklet for the address.

☆U.S.G.P.O. 1989-245-447 446/449/519 [illegible] 43-0787387

1989 Tax Table

Use if your taxable income is less than $50,000. If $50,000 or more, use the Tax Rate Schedules.

Example: Mr. and Mrs. Brown are filing a joint return. Their taxable income on line 37 of Form 1040 is $25,300. First, they find the $25,300–25,350 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is $3,799. This is the tax amount they must write on line 38 of their return.

→

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
25,200	25,250	4,652	3,784	5,051	3,833
25,250	25,300	4,666	3,791	5,065	3,847
25,300	25,350	4,680	3,799	5,079	3,861
25,350	25,400	4,694	3,806	5,093	3,875

If (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
$0	$5	$0	$0	$0	$0
5	15	2	2	2	2
15	25	3	3	3	3
25	50	6	6	6	6
50	75	9	9	9	9
75	100	13	13	13	13
100	125	17	17	17	17
125	150	21	21	21	21
150	175	24	24	24	24
175	200	28	28	28	28
200	225	32	32	32	32
225	250	36	36	36	36
250	275	39	39	39	39
275	300	43	43	43	43
300	325	47	47	47	47
325	350	51	51	51	51
350	375	54	54	54	54
375	400	58	58	58	58
400	425	62	62	62	62
425	450	66	66	66	66
450	475	69	69	69	69
475	500	73	73	73	73
500	525	77	77	77	77
525	550	81	81	81	81
550	575	84	84	84	84
575	600	88	88	88	88
600	625	92	92	92	92
625	650	96	96	96	96
650	675	99	99	99	99
675	700	103	103	103	103
700	725	107	107	107	107
725	750	111	111	111	111
750	775	114	114	114	114
775	800	118	118	118	118
800	825	122	122	122	122
825	850	126	126	126	126
850	875	129	129	129	129
875	900	133	133	133	133
900	925	137	137	137	137
925	950	141	141	141	141
950	975	144	144	144	144
975	1,000	148	148	148	148
1,000					
1,000	1,025	152	152	152	152
1,025	1,050	156	156	156	156
1,050	1,075	159	159	159	159
1,075	1,100	163	163	163	163
1,100	1,125	167	167	167	167
1,125	1,150	171	171	171	171
1,150	1,175	174	174	174	174
1,175	1,200	178	178	178	178
1,200	1,225	182	182	182	182
1,225	1,250	186	186	186	186
1,250	1,275	189	189	189	189
1,275	1,300	193	193	193	193
1,300	1,325	197	197	197	197
1,325	1,350	201	201	201	201
1,350	1,375	204	204	204	204
1,375	1,400	208	208	208	208
1,400	1,425	212	212	212	212
1,425	1,450	216	216	216	216
1,450	1,475	219	219	219	219
1,475	1,500	223	223	223	223
1,500	1,525	227	227	227	227
1,525	1,550	231	231	231	231
1,550	1,575	234	234	234	234
1,575	1,600	238	238	238	238
1,600	1,625	242	242	242	242
1,625	1,650	246	246	246	246
1,650	1,675	249	249	249	249
1,675	1,700	253	253	253	253
1,700	1,725	257	257	257	257
1,725	1,750	261	261	261	261
1,750	1,775	264	264	264	264
1,775	1,800	268	268	268	268
1,800	1,825	272	272	272	272
1,825	1,850	276	276	276	276
1,850	1,875	279	279	279	279
1,875	1,900	283	283	283	283
1,900	1,925	287	287	287	287
1,925	1,950	291	291	291	291
1,950	1,975	294	294	294	294
1,975	2,000	298	298	298	298
2,000					
2,000	2,025	302	302	302	302
2,025	2,050	306	306	306	306
2,050	2,075	309	309	309	309
2,075	2,100	313	313	313	313
2,100	2,125	317	317	317	317
2,125	2,150	321	321	321	321
2,150	2,175	324	324	324	324
2,175	2,200	328	328	328	328
2,200	2,225	332	332	332	332
2,225	2,250	336	336	336	336
2,250	2,275	339	339	339	339
2,275	2,300	343	343	343	343
2,300	2,325	347	347	347	347
2,325	2,350	351	351	351	351
2,350	2,375	354	354	354	354
2,375	2,400	358	358	358	358
2,400	2,425	362	362	362	362
2,425	2,450	366	366	366	366
2,450	2,475	369	369	369	369
2,475	2,500	373	373	373	373
2,500	2,525	377	377	377	377
2,525	2,550	381	381	381	381
2,550	2,575	384	384	384	384
2,575	2,600	388	388	388	388
2,600	2,625	392	392	392	392
2,625	2,650	396	396	396	396
2,650	2,675	399	399	399	399
2,675	2,700	403	403	403	403
2,700	2,725	407	407	407	407
2,725	2,750	411	411	411	411
2,750	2,775	414	414	414	414
2,775	2,800	418	418	418	418
2,800	2,825	422	422	422	422
2,825	2,850	426	426	426	426
2,850	2,875	429	429	429	429
2,875	2,900	433	433	433	433
2,900	2,925	437	437	437	437
2,925	2,950	441	441	441	441
2,950	2,975	444	444	444	444
2,975	3,000	448	448	448	448
3,000					
3,000	3,050	454	454	454	454
3,050	3,100	461	461	461	461
3,100	3,150	469	469	469	469
3,150	3,200	476	476	476	476
3,200	3,250	484	484	484	484
3,250	3,300	491	491	491	491
3,300	3,350	499	499	499	499
3,350	3,400	506	506	506	506
3,400	3,450	514	514	514	514
3,450	3,500	521	521	521	521
3,500	3,550	529	529	529	529
3,550	3,600	536	536	536	536
3,600	3,650	544	544	544	544
3,650	3,700	551	551	551	551
3,700	3,750	559	559	559	559
3,750	3,800	566	566	566	566
3,800	3,850	574	574	574	574
3,850	3,900	581	581	581	581
3,900	3,950	589	589	589	589
3,950	4,000	596	596	596	596
4,000					
4,000	4,050	604	604	604	604
4,050	4,100	611	611	611	611
4,100	4,150	619	619	619	619
4,150	4,200	626	626	626	626
4,200	4,250	634	634	634	634
4,250	4,300	641	641	641	641
4,300	4,350	649	649	649	649
4,350	4,400	656	656	656	656
4,400	4,450	664	664	664	664
4,450	4,500	671	671	671	671
4,500	4,550	679	679	679	679
4,550	4,600	686	686	686	686
4,600	4,650	694	694	694	694
4,650	4,700	701	[illegible]	701	701
4,700	4,750	709	709	709	709
4,750	4,800	716	716	716	716
4,800	4,850	724	724	724	724
4,850	4,900	731	731	731	731
4,900	4,950	739	739	739	739
4,950	5,000	746	746	746	746

* This column must also be used by a qualifying widow(er)

Continued on next page

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ASSIGNMENT ANSWERS

UNDERSTANDING TAXES

C V

ASSIGNMENT SHEET 1

Refer to the *W-4 Forms* for Otis W. O'Connell and Havilah A. Steinbrener. The two completed *W-4 Forms* are the first among the forms that follow this answer page. The second (back) page of each *W-4 Form* did not have to be filled out.

ASSIGNMENT SHEET 2

1. Box 2
2. Box 12
3. Employee's social security number
4. Box 10
5. Federal income tax withheld

ASSIGNMENT SHEET 3

1. Tina L. Rogers
2. Big-Tree Logging Corporation
3. Two weeks
4. 108 total hours
5. $8.94 per hour
6. $1,077.27
7. Federal tax—$131.59
   State tax—$25.32
   FICA (social security) tax—$80.90
8. $237.81
9. Health Insurance—$15.75
   Life Insurance—$6.50
10. $22.25
11. $817.21

ASSIGNMENT SHEET 4

Refer to the *1040EZ Form* for Sylvester T. Marciano. The completed *1040EZ Form* follows the completed *W-4 Forms*.

1990 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. *If exempt, complete line 6; but do not complete lines 4 and 5.* No Federal income tax will be withheld from your pay. This exemption expires February 15, 1991

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919**, Is My Withholding Correct for 1990?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in **Hawaii and Alaska**, check your local telephone directory) to order this publication. Check your local telephone directory for the IRS assistance number if you need further help

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . . **A** ______

B Enter "1" if
- 1. You are single and have only one job; or
- 2. You are married, have only one job, and your spouse does not work; or
- 3. Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less.

. . . . . . **B** ______

C Enter "1" for your **spouse.** But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . . **C** ______

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . **D** ______

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) **E** ______

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . **F** ______

G Add lines A through F and enter total here . . . . . . ▶ **G** ______

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have **a working spouse or more than one job,** and the combined earnings from all jobs exceed $44,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No. 1545-0010
1990

1 Type or print your first name and middle initial: Otis W.
Last name: O'Connell
2 Your social security number: 999-00-9999

Home address (number and street or rural route): 200 Wynn Avenue
City or town, state, and ZIP code: Stillwater, Oklahoma 74074

3 Marital status: ☒ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . **4** 0

5 Additional amount, if any, you want deducted from each pay . . . **5** $ 0

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here ▶ **6** 1990 EXEMPT

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) **7** ☒ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status

Employee's signature ▶ Otis W. O'Connell **Date** ▶ April 10, 1990

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**)
9 Office code (optional)
10 Employer identification number

1990 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. *If exempt, complete line 6; but do not complete lines 4 and 5.* No Federal income tax will be withheld from your pay. This exemption expires February 15, 1991.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919**, Is My Withholding Correct for 1990?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in Hawaii and Alaska, check your local telephone directory) to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . A 1

B Enter "1" if
1. You are single and have only one job; or
2. You are married, have only one job, and your spouse does not work; or
3. Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less.

. . . B 1

C Enter "1" for your **spouse**. But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ____

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) . . . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . F ____

G Add lines A through F and enter total here . . . ▶ G 2

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have a **working spouse or more than one job**, and the combined earnings from all jobs exceed $44,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1990

1 Type or print your first name and middle initial: Havilah A.
Last name: Steinbrener
2 Your social security number: 999-00-1234

Home address (number and street or rural route): 555 Jaguar Street
City or town, state, and ZIP code: Cheyenne, Wyoming 82440

3 Marital status: ☒ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 4 2

5 Additional amount, if any, you want deducted from each pay . . . 5 $ 0

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 6 19

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . 7 ☐ Yes ☒ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ Havilah A. Steinbrener Date ▶ February 15, 1990

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**)
9 Office code (optional)
10 Employer identification number

Department of the Treasury Internal Revenue Service

Form **1040EZ** **Income Tax Return for Single Filers With No Dependents** (1) **1989**

Name & address

Use the IRS mailing label. If you don't have one, please print.

Sylvester T. Marciano
Print your name above (first, initial, last)

444 Right Street
Home address (number and street). (If you have a P.O. box, see back.) Apt. no.

Rural, Texas 45678
City, town or post office, state, and ZIP code

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number: 987 00 4321

Instructions are on the back. Also, see the Form 1040A/1040EZ booklet, especially the checklist on page 14.

Presidential Election Campaign Fund
Do you want $1 to go to this fund? *Note: Checking "Yes" will not change your tax or reduce your refund.* ▶ Yes ☑ No ☐

		Dollars	Cents
Report your income	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1	2,500	00
Attach Copy B of Form(s) W-2 here.	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2	0	00
	3 Add line 1 and line 2. This is your **adjusted gross income.** 3	2,500	00
Note: You must check Yes or No.	4 Can your parents (or someone else) claim you on their return? ☑ **Yes.** Do worksheet on back; enter amount from line E here. ☐ **No.** Enter 5,100. This is the total of your standard deduction and personal exemption. 4	2,500	00
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5	0	00
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6	33	00
	7 **Tax.** Use the amount on **line 5** to look up your tax in the tax table on pages 41-46 of the Form 1040A/1040EZ booklet. Use the **single** column in the table. Enter the tax from the table on this line. 7	0	00
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8	33	00
Attach tax payment here.	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach check or money order for the full amount, payable to "Internal Revenue Service." 9	0	00

Sign your return

(Keep a copy of this form for your records.)

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature: x Sylvester T. Marciano Date: 2/14/89

For Privacy Act and Paperwork Reduction Act Notice, see page 3 in the booklet. Form 1040EZ (1989)

1989 Instructions for Form 1040EZ

Use this form if:

- Your filing status is single.
- You do not claim any dependents.
- You were under 65 and not blind at the end of 1989.
- Your taxable income (line 5) is less than $50,000.
- You had **only** wages, salaries, tips, and taxable scholarships or fellowships, and your taxable interest income was $400 or less. **Caution:** *If you earned tips (including allocated tips) that are not included in Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 23 in the booklet.*

If you are not sure about your filing status or dependents, see pages 15 through 20 in the booklet.

If you can't use this form, see pages 11 through 13 in the booklet for which form to use.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs. You may round off cents to whole dollars. To do so, drop amounts under 50 cents and increase amounts that are 50 cents or more. For example, $129.49 becomes $129 and $129.50 becomes $130. If you round off, do so for all amounts. But if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and round off only the total.

Name & address

Please use the mailing label we sent you. It can help speed your refund. After you complete your return, put the label in the name and address area. Cross out any errors. Print the right information on the label (including apartment number). **If you don't have a label,** print your name, address, and social security number. If your post office does not deliver mail to your home and you have a P.O. box, show your P.O. box number instead of your home address.

Presidential campaign fund

Congress set up this fund to help pay for Presidential election costs. If you want $1 of your tax to go to this fund, check the "Yes" box. If you check "Yes," your tax or refund will not change.

Report your income

Line 1. If you don't get your W-2 by February 15, contact your local IRS office. You must still report your wages, salaries, and tips even if you don't get a W-2 from your employer. Students, if you received a scholarship or fellowship, see page 23 in the booklet.

Line 2. Banks, savings and loans, credit unions, etc., should send you a Form 1099-INT showing the amount of taxable interest paid to you. You must report all your taxable interest even if you don't get a Form 1099-INT. If you had tax-exempt interest, such as on municipal bonds, write "TEI" in the space to the left of line 2. After "TEI," show the amount of your tax-exempt interest. **Do not** add tax-exempt interest in the total on line 2.

Line 4. If you checked "Yes" because someone can claim you as a dependent, fill in this worksheet to figure the amount to enter on line 4.

Standard deduction worksheet for dependents who checked "Yes" on line 4

A. Enter the amount from line 1 on front. A. 2,500.00

B. Minimum amount. B. 500.00

C. **Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here. C. 2,500 .00

D. Maximum amount. D. 3,100.00

E. **Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front. E. 2,500.00

If you checked "No" because no one can claim you as a dependent, enter 5,100 on line 4. This is the total of your standard deduction (3,100) and personal exemption (2,000).

Figure your tax

Line 6. If you received a Form 1099-INT showing income tax withheld (backup withholding), include the amount in the total on line 6. To the left of line 6, write "Form 1099." If you had two or more employers and had total wages of over $48,000, see page 35 in the booklet.

If you want IRS to figure your tax, skip lines 7 through 9. Then sign and date your return. If you paid too much tax, we will send you a refund. If you didn't pay enough tax, we will send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by April 16, 1990, whichever is later. If you want to figure your own tax, complete the rest of your return.

Amount you owe

Line 9. If you owe tax, attach your check or money order for the full amount. Write your social security number, daytime phone number, and "1989 Form 1040EZ" on your payment.

Sign your return

You must sign and date your return. If you pay someone to prepare your return, that person must sign it and show other information. See page 40 in the booklet.

Mailing your return

Mail your return by **April 16, 1990**. Use the envelope that came with your booklet. If you don't have that envelope, see page 49 in the booklet for the address.

☆U.S.G.P.O. 1989-245-447 446/449/519 E.I. 43-0787287

WRITTEN TEST

UNDERSTANDING TAXES

C V

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with taxes to their correct definitions. Write the correct letters in the blanks. Terms and definitions are continued on the following pages.

____ 1. To state that a person has a certain number of allowances, deductions, or dependents

____ 2. Total income before deductions

____ 3. Total income minus adjustments

____ 4. Federal government agency that collects taxes and enforces federal tax laws

____ 5. One kind of allowable expense subtracted from adjusted gross income that reduces the amount of income tax owed; amount taken out of someone's paycheck for taxes and other expenses

____ 6. Tax benefit that lowers the amount of income on which someone must pay income tax

____ 7. Adjusted gross income minus deductions and exemptions

____ 8. Federal government agency that manages the social security program

____ 9. Part of employee's wages or salary taken out by employer as partial payment of income tax

a. Adjusted gross income

b. Adjustment

c. Allowance

d. Assess

e. Audit

f. Certified public accountant

g. Claim

h. Comply

i. Credit

j. Deduction

k. Department of Income Services (DIS)

l. Dependent

m. Exemption

n. General public

o. Gross income

p. Heir

q. Identification number

___10. Reduces the amount of money withheld from a person's regular paycheck to pay for federal income tax

___11. To impose or collect a tax

___12. Illegal means of reducing taxes owed

___13. Income after deductions

___14. Deduction subtracted from gross income on income tax return; helps reduce federal income tax owed

___15. To set or determine the amount of tax; to charge with a tax

___16. Allows taxpayer to subtract an expense from the amount of federal income tax owed on taxable income; reduces amount of income tax owed

___17. Legal means of reducing taxes owed

___18. Payment a government collects from individuals and businesses to support that government

___19. Examination of records to check for accuracy

___20. Someone whose financial support comes primarily from another person

___21. Amount of time between regular paychecks

___22. Deliberately giving false information under oath or promise

___23. To obey a tax law or some other kind of rule

r. Internal Revenue Service (IRS)

s. Levy

t. Net income

u. Pay period

v. Perjury

w. Personal income security

x. Real property

y. Revenue

z. Shifts

aa. Social Security Administration

bb. Social security number

cc. Tax

dd. Taxable income

ee. Tax avoidance

ff. Tax-deferred savings

gg. Tax evasion

hh. Tax preparation

ii. Withholding tax

___ 24. A nine-digit number used by the Social Security Administration to identify each person who pays social security taxes

OBJECTIVE 2

Select from the following list the purposes of taxes. Write an "X" in the blank before each correct statement.

____ 1. To be fair to different income groups

____ 2. To let one income group pay for the majority of taxes

____ 3. To burden the citizens being taxed

____ 4. To raise revenue to pay for government operations, facilities, and services

____ 5. To allow the government to make a profit

____ 6. To promote economic stability of federal, state, and local governments

____ 7. To permit the federal government to take money from state and local governments

____ 8. To influence people's behavior

____ 9. To let the government become more powerful than its citizens

___ 10. To pay people in private industry for favors they do for the government

OBJECTIVE 3

List five services funded by local and state taxes and five services funded by federal taxes.

Local and state levels

____

____

____

____

____

Federal level

____

____

____

____

____

OBJECTIVE 4 **Define personal and real property.**

Personal property

____

____

Real property

____

____

OBJECTIVE 5 **Select from the following list the responsibilities of taxpayers.** Write an "X" in the blank before each correct statement.

____ 1. Evade tax regulations.

____ 2. Pay money required for taxes to a charitable organization.

____ 3. Keep informed about what kinds of taxes they pay.

____ 4. Rely on other people to tell them what kinds of taxes they owe.

____ 5. Trust the government to pass all tax laws; leave tax regulation only in the hands of government officials.

____ 6. Pay only those taxes they think are necessary since the federal government has a tax system based on voluntary compliance.

____ 7. Keep informed as to how taxes affect them.

____ 8. Comply with tax regulations.

____ 9. Avoid paying taxes so that those with more money can carry more of the load.

___ 10. Participate in any decisions, elections, or other activities that lead to the development of taxes.

OBJECTIVE 6

Discuss what actions government is forced to take when taxpayers do not obey federal income tax laws.

The government is forced to:

____

____

____

____

____

____

OBJECTIVE 7

Select from the following list kinds of records that should be kept in an income tax file. Write an "X" in the blank before each correct statement.

___ 1. Proof of pet vaccinations

___ 2. Proof of graduation from schools

___ 3. Annual *W-2 Form(s)* showing income—including wages, tips, and taxable benefits

___ 4. Financial statements showing interest earned

___ 5. Birth certificate

___ 6. Passport

___ 7. Documents showing interest paid on home mortgages

___ 8. Bills and receipts for major purchases and permanent home improvements

___ 9. Marriage license

___ 10. Itemized bills and receipts for deductions or credits that were paid in cash or cannot be proved by a canceled check

___ 11. All canceled checks for the year

___ 12. Financial statements showing dividends

___ 13. Real estate closing statements

___ 14. Past tax returns

___ 15. Canceled checks that serve as receipts for tax deductions or credits

___ 16. Documents showing investment transactions

___ 17. Records of all phone calls made for the year

NOTICE: The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 8 Complete *W-4 Forms.* SCORE ________

OBJECTIVE 9 Locate information on a *W-2 Form.* SCORE ________

OBJECTIVE 10 Locate information on a pay stub. SCORE ________

OBJECTIVE 11 Complete a *1040EZ Form.* SCORE ________

WRITTEN TEST ANSWERS

UNDERSTANDING TAXES

C V

OBJECTIVE 1

1. g
2. o
3. a
4. r
5. j
6. m
7. dd
8. aa
9. ii
10. c
11. s
12. gg
13. f
14. b
15. d
16. i
17. ee
18. cc
19. e
20. l
21. u
22. v
23. h
24. bb

OBJECTIVE 2

1, 4, 6, 8

OBJECTIVE 3

Answer should include any five of each of the following:

Local and state levels

- Public education
- Parks and recreation facilities and programs
- Street and road construction and maintenance
- Public transportation
- Fire protection
- Police protection
- Health services
- Interest on state and municipal bonds
- Salaries of state and local employees

Federal level

- National defense
- Federal highway construction and maintenance
- Federal land management
- Personal income security
- Veterans' benefits and services
- Foreign aid
- Salaries of federal employees
- Education
- Interest on the national debt
- Interest to institutions and individuals that own government securities
- Health care
- Environmental protection
- Financial aid to state and local governments
- Training and employment services

OBJECTIVE 4

Personal property—Property that is not real property

Real property—Land and items permanently attached to land

OBJECTIVE 5

3, 7, 8, 10

OBJECTIVE 6

Discussion should include the following points:

- Lose money needed to pay for federal facilities, functions, salaries, goods, and services
- Increase how much money and how many people it uses to catch tax evaders
- Consider increasing penalties and punishment for tax evaders
- Raise taxes for those who do comply

OBJECTIVE 7	3, 4, 7, 8, 10, 12, 13, 14, 15, 16
OBJECTIVE 8	Refer to answers to Assignment Sheet 1.
OBJECTIVE 9	Refer to answers to Assignment Sheet 2.
OBJECTIVE 10	Refer to answers to Assignment Sheet 3.
OBJECTIVE 11	Refer to answers to Assignment Sheet 4.

OBJECTIVE SHEET

MANAGING FINANCIAL RESOURCES

C VI

INTRODUCTION

"That money talks / I'll not deny, / I heard it once: / It said, 'Goodbye.'" Writer Richard Armour's rhyme describes a relationship in which money has more power than a person. Of course money really does not have that kind of power. People are the ones with the power to control how money is used. But many people feel like they do not have control of their money. This unit describes ways people can gain control of their money and other financial resources.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe and use methods for managing money and other financial resources. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with managing financial resources to their correct definitions.
2. Explain how setting goals helps an individual manage financial resources.
3. Define fixed and flexible expenses.
4. Identify planned and impulse buying.
5. List steps in creating a financial plan.
6. Complete sentences that describe how an individual can manage financial resources.
7. Describe how education and experience affect income.
8. List factors that influence consumer spending.
9. Name buying guidelines.
10. List consumer rights.
11. Name consumer responsibilities.
12. Identify types of consumer fraud.
13. List steps in making a consumer complaint.
14. Select from a list reasons for having a will.

15. Analyze a budget. (Assignment Sheet 1)
16. Write a letter of complaint. (Assignment Sheet 2)
17. Identify persuasive techniques in an advertisement. (Assignment Sheet 3)

MANAGING FINANCIAL RESOURCES

PREPARATION

- Order and check out materials to supplement the unit.

  NOTE: See suggested resources and unit references.

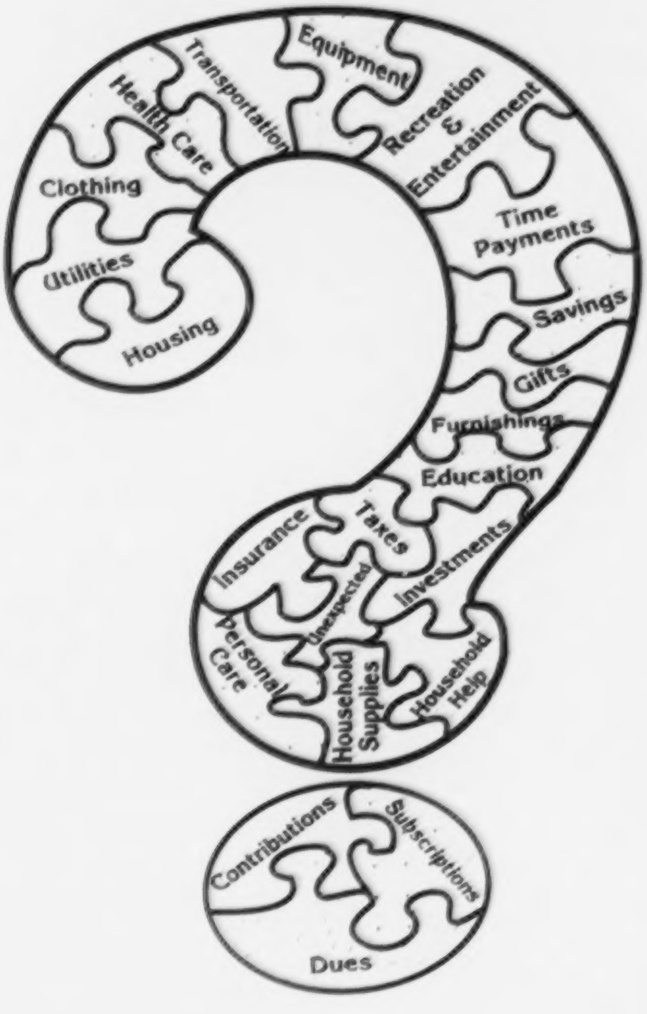
- Study the specific objectives to determine those to be covered in lectures.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss managing financial resources.
- Provide the guest speaker with unit objectives and information sheets before he or she meets with the class.
- Arrange for use of audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Introduce the unit with the following bulletin board design.

WHERE WILL ALL THE MONEY GO?


Equipment
Transportation
Health Care
Recreation & Entertainment
Clothing
Time Payments
Utilities
Housing
Savings
Gifts
Furnishings
Education
Insurance
Taxes
Investments
Unexpected
Personal Care
Household Supplies
Household Help
Contributions
Subscriptions
Dues

Used with permission of Tennessee State Department of Education, Division of Vocational-Technical Education.

712

- Review terms associated with managing financial resources.
- Use the following activity to help students distinguish between products and services and needs and wants, identify personal and community needs and wants, and discover how goal development is influenced by needs and wants.

Activity

1. Have the class brainstorm a list of products and services people in the local community use. Record the list on the chalkboard or a blank transparency.

   EXAMPLES: Products could include food, cars, records, magazines, housing, shoes, gas, pets, and junk food. Places of service could include schools, automobile repair shops, fire departments, police stations, medical clinics, libraries, churches, amusement parks, and bus stations.

2. Have each student record the class list on a piece of paper.
3. Have each student rank from one to five the needs and wants that are most important to the student (one being most important).
4. Make a list of which needs and wants are the five most important to the class as a whole.

   NOTE: Do this by having class members raise their hands or by having them hand in pieces of paper with their rankings.

5. Identify which products and services the class (a type of community) values the most.
6. Generate discussion with the following questions: Do the students think there may be some cases in which a "want" for one person or community could be a "need" for another? How do community and personal needs and wants influence how personal and community goals are developed?

Activity adapted from Marlene F. Brands, Editor, *You and Your Resources: Managing for a Lifetime*. Brookings, South Dakota: Consumer Affairs and Home Economics Education Department, College of Home Economics, South Dakota State University, 1987, pp. 578-579. Used with permission.

- To help students understand what a value is, present the following list of values: happiness, independence, respect for authority, religion, helpfulness, equal rights, physical health, conformity, social prestige, economy, excellence in work, friendship, recognition, individuality, material wealth, education, new experiences, security, influence, self-improvement, and physical appearance. Have students identify and rank in order of priority five values that are important to them. Instruct them to work from the given list. Ask students how values influence what direction their lives take.

- As another introduction to values, have students keep a values diary for one week. On each day, they should write at least two examples of how their activities demonstrated their values. Have each student write a report summarizing what he or she discovered from the activity.

- Collect samples of warranties and guarantees. Explain the differences between the two.

Objective 2

- Ask students to consider the following questions: "What do I want to be?" "What do I want to do?" "What do I want to have?" Explain that the answers to these questions indicate what their goals are.

- Ask students to think about the last three major purchases they have made. Were they satisfied with the purchases? Why or why not? Were the purchases related to their goals? Do purchases that reflect a person's goals tend to be more satisfying than unplanned purchases?

- Assign students to bring in information, such as pictures and advertisements, that portrays or describes their goals. Ask them how they plan to achieve their goals.

Objective 3

- Explain to the class the difference between fixed and flexible expenses.

- Ask students to give examples of each kind of expense.

- Ask students for examples of expenses that could fit into either category. Have them explain why these expenses could be either fixed or flexible.

  EXAMPLE: Medical care could be fixed for someone with long-term health problems or could be flexible for those using it occasionally.

Objective 4

- Ask students if they have ever gone to a store planning to buy a particular item and then left the store with items they had not planned on buying. Ask them why they bought the unplanned items. (Answers might include to take advantage of a sale or because the items or displays "looked good." Items located near cash registers are also prime targets for impulse buying—because consumers waiting to check out are a "captive" audience.)
- Instruct students to complete Activity Sheet 1, "Use a Checklist to Plan for Purchases," to show them the value of using a prepurchase checklist.

Objective 5

- Point out that how a person manages money is more important than how much money that person actually makes.
- Instruct students to complete Activity Sheet 2, "Consider Consumer Choices," to show them the value of planning and considering "needs" and "wants" before buying a product or service. Use the first question on the activity sheet to generate a class discussion on how much money a "major purchase" costs.
- Present the steps in creating a financial plan.
- Instruct students to complete Assignment Sheet 1 on analyzing a budget.

- Supplement the objective by using the computer programs *Living Alone*, *Managing Lifestyles—Survival Math Skills*, and/or *You Decide*.

  NOTE: *Living Alone* has six program segments: "Introduction," "Budgets," "Your Own Budget," "Where to Live," "How to Get Around," and "Being Alone and Roommates." It is designed for use with the Apple II family of computers. *Managing Lifestyles—Survival Math Skills* is divided into the following units: "Comparison Shopping," "Budget for Success," and "The Calorie Counter." It comes with a teacher's guide, which includes student worksheets. The "Budget for Success" unit requires students to manage living expenses for six simulated months. The *Managing Lifestyles* software is designed for use with the 64K Apple family of computers. *You Decide* is a two-part personal finance simulation. Part I may be used independently of Part II.

Objective 6

- Discuss the relationship between budgeting and recordkeeping.

- Ask the class what unpredicted events could affect personal and family financial decisions. Several examples are given in the Information Sheet.

- Discuss ways of keeping valuable records safe. Bring up convenience, safety, accessibility, and cost.

Objective 7

- Find a recently published chart listing the average starting salaries and average salaries with experience for various occupations. Sources of information include the magazine *The Futurist* and the federal government publication *Occupational Outlook Handbook*. Use the chart to show students how experience affects income. Do the same activity with a chart listing the average salaries of people with different levels of education.

- For more information on careers, refer to Section B, Unit I, Career Planning for Success.

Objective 8

- Ask students what factors influence how they spend money.

- Ask students if salespeople have ever pressured them into buying products or services the students did not really need or want. Ask students to think of ways a consumer can resist pressure from salespeople to buy an unneeded product or service.

Objective 9

- Have students bring in pictures of items they would like to buy. Ask students which of the buying guidelines they would follow before purchasing products.
- Review purchasing guidelines not covered in the class discussion.

Objective 10

- Design a bulletin board with pictures or cartoons depicting consumer rights.
- Discuss how shoplifting hurts consumers. (Merchants increase prices to pay for the costs of shoplifting preventives.)
- Invite a police officer to discuss criminal penalties for shoplifting.
- Invite a merchant to discuss how shoplifting hurts both sellers and buyers.
- Divide the class into four small groups. Assign each group one of the four rights. Have each group write a one-page case study in which a consumer right is violated. Have groups swap case studies. Each group should then write a one-page explanation of what the consumer responsibility or recourse is in each situation.
- Have students read the January 1989 *Consumer Reports* article "Open Letter to George Bush." This article, presented as a letter to President Bush, discusses six consumer rights: the right to health care, a home, safety, to be informed, to choose, and to be heard. Discuss with students how consumer rights are affected by economics and politics.

Objective 11

- Have students examine several issues of the magazine *Consumer Reports*. Instruct them to take notes on the types of information they find and then report to class how these two magazines promote consumer rights and responsibilities.

- Have students bring to class items with seals of approval. Discuss how these seals of approval relate to consumer responsibilities. (The seals help assure a consumer of a product's safety and quality.)

Objective 12

- Design a bulletin board or poster listing consumer protection laws and agencies.

- Ask students why consumers need protection.

- Present to the class the types of consumer fraud.

- Ask students if they have ever encountered fraud. What happened? What did the student do about the situation?

- Use Supplement 1, "Sources of Consumer Information, Services, and Protection," to identify sources of consumer information and agencies that help consumers.

- Instruct students to prepare a list of local agencies that help consumers.

  NOTE: The telephone book and library references are good sources for locating agencies that help consumers.

- Have students read local newspapers and watch local television news for a report on a consumer problem. Each student should then write a one-paragraph description of the news report; the paragraph should address the following questions: Who had the complaint? What was the problem? What action is being taken to solve the problem? What agency or agencies are helping the consumer?

- Invite a member of the Better Business Bureau to present information about types of fraud and how the consumer can guard against fraud.

- Supplement the objective with information from Handout 1, "Laws That Protect Consumers."

Objective 13

- Ask students if consumers harm anyone when they do not report bad business practices or return faulty merchandise. (By not reporting or complaining about a bad business or unsatisfactory merchandise, a consumer passively promotes that business or merchandise and subjects others to the same poor practices and inferior merchandise.)

- Invite a lawyer or a representative from a consumer protection agency to class to discuss effective methods for making consumer complaints.

- Instruct students to complete Assignment Sheet 2 on writing a letter of complaint.

Objective 14

- Point out reasons for having a will.

- Bring several old newspapers to class. Have each student select and read an obituary from one of the newspapers. Assign each student to write one or two paragraphs about what kinds of possessions the deceased might have had and how the deceased might have distributed his or her possessions among those survivors mentioned in the obituary. Have the students read the obituaries and written assignments to the class. Use this activity to stress how wills help people manage their assets and provide for survivors.

- Point out responsibilities that adults have in preparing for death. This preparation includes writing a will, leaving burial instructions, writing down the locations of important papers and accounts, and designating what to do with finances and personal property.

- Explain that a trust is a legal document which controls how a person's money and/or property will be managed. The trust may be in existence either after the person dies (testamentary trust) or while the person is still alive (living trust). The money and/or property listed in a trust may be given to people and/or institutions. Trusts may be revocable or irrevocable. Revocable trusts may be changed or terminated by the person who set up the trust. Irrevocable trusts may not be changed once they are established. Terms associated with trusts are trustee, testator, and issue. A trustee is the person or financial institution designated to manage the trust. The testator is the creator of a will. Trusts (also called trust funds) are often administered according to instructions left in a will. An issue is a child of the testator.

APPLICATION

Objective 15

- Instruct students to complete Assignment Sheet 1 if it was not assigned earlier.

- Supplement the objective with information from the publication *Family Money Management System*.

- Use Handout 2, "Life Management Skills Project"; Handout 3, "List for Determining a Marriage Partner"; Handout 4, "Suggested Room Furnishings"; Handout 5, "Husband and Wife Crises"; Handout 6, "Roommate Crises"; and the preparation and activity procedures that follow to reinforce the roles that budgeting and financial planning play in "real life."

Preparation:

1. Review Handout 2, "Life Management Skills Project."
2. Obtain a sample wedding contract for "spouses" to sign, a sample contract for "roommates" to sign, a sample rental application, a sample credit and loan application, newspaper classified advertisements, a recent list of careers and corresponding salaries, magazines that show building plans for houses, and a finance schedule for calculating loan amounts—including interest.

   NOTE: Teachers may either make their own sample contract for couples to sign or may be able to obtain a sample contract from a local lawyer. A sample credit application is provided in Section C, Unit II, Credit and Loans. Banks may be able to provide a finance schedule ("rate and date book") and loan application form.

Activity:

1. Have each student complete Handout 3, "List for Determining a Marriage Partner." Based on the results, pair students as "spouses" or "roommates."

   NOTE: To avoid mismatching class members, students could inform the teacher in writing about any personality conflicts they have with other class members. To discourage students from pairing themselves by comparing answers, have students complete Handout 3 several weeks before the unit begins.

2. Distribute copies of the sample contract for "spouses" and "roommates" to sign.
3. Distribute copies of Handout 2, "Life Management Skills Project"; Handout 4, "Suggested Room Furnishings"; the sample rental application; the sample credit and loan application; newspaper classified advertisements; the list of careers and salaries; the finance schedule, and the magazines with the house plans to the student couples.
4. Assign the couples to complete Parts I through VI of Handout 2. Suggested activities to help with Parts V and VI of the handout include:

Part V

a. Have students call local builders or realtors to determine the average price of a square foot in a home. Have students use the house plans from magazines and the estimate of the local square-foot cost to determine how much homes cost and whether they can afford the homes they want to "buy."

b. Take students on a field trip with a local builder to the site of a house being constructed.

c. Use Handout 4, "Suggested Room Furnishings;" furniture and appliance catalogs; and/or field trips to help students "furnish" the bathroom, living room, kitchen and dining room, and one bedroom. "Couples" should decide which furnishings/appliances are most important, rank them by room, and then rank them overall. "Couples" should then find pictures in magazines of the furnishings/appliances they want to buy, cut out and glue the pictures to pieces of paper, and record the prices next to the pictures.

To determine how much they can actually spend on furnishings, have students use the following calculations:

Step 1: 3% (.03) of monthly net income x 24 (two-year loan) = Total 1
Step 2: Total 1 x 14% (.14) (finance charge) = Total 2
Step 3: Total 1 - Total 2 = Total principal amount that can be spent

Have students write one paragraph on how they would live without the furnishings/appliances they cannot afford to buy. If they cannot live without some of the furnishings/appliances, how could they obtain them? Would not having any of the desired furnishings/appliances make a difference in their life-styles?

Part VI

Take students on a field trip to a grocery store.

5. Assign each "couple" a crisis from either Handout 5, "Husband and Wife Crises" or Handout 6, "Roommate Crises." Give each "couple" a copy of their crisis. Have students complete Part VII of the project sheet.

   NOTE: Teachers may want to randomly assign crises. They could do this by writing each crisis on a piece of paper and placing the pieces in a box. "Couples" could then select a crisis from the box. Teachers could also design a "Wheel of Crises" for "spouses" and a "Wheel of Crises" for "roommates." Each wheel would be divided into sections, with each section containing a crisis. Each wheel would turn around an arrow placed through its center (similar to the wheel on the television game show *The Wheel of Fortune*). Each "couple" would spin the appropriate wheel to determine what their crisis would be.

6. Discuss the project in class. Have students evaluate the project and h[illegible] their project notebooks for grading.

Objective 16

- If it was not assigned earlier, instruct students to complete Assignment Sheet 2.

Objective 17

- Instruct students to complete Assignment Sheet 3.

- Supplement this objective by having students identify what product goes with each of the following jingles:

  There's more for your life at *SEARS*.
  COKE is it.
  It's a good time for the great taste of *McDONALDS*.
  Don't you feel good about *7-UP*?
  I believe in *CRYSTAL LIGHT* 'cause I believe in me.
  AMERICAN EXPRESS: Don't leave home without it.
  SNICKERS really satisfies you!
  GE: We bring good things to life. (*GE* stands for *GENERAL ELECTRIC*.)
  M&Ms: The milk chocolate melts in your mouth, not in your hand.
  Nothing beats a great pair of *LEGGS*.

Adapted with permission of Tennessee State Department of Education, Division of Vocational-Technical Education.

- Divide the class into small groups. Have the groups use techniques given in this assignment to present a "commercial" for a product and/or service. Have the class question the "sellers" about their claims. Discuss the differences between facts, claims, and opinions.

  NOTE: To add realism, videotape the commercials. Use the videotapes to analyze techniques used in each of the commercials.

- Have students look around the class and identify visible advertising messages. These include designer labels, logos on hats and T-shirts, and ads in newspapers and magazines.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate students on assignment sheet activities, if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Computer Software

- *Living Alone*

  NOTE: Teachers may obtain *Living Alone* by writing to MCE, Lawrence Productions, Inc., 1800 South 35th Street, P.O. Box 458, Galesburg, Michigan 49053-9900, or by calling 800-421-4157.

- *Managing Lifestyles—Survival Math Skills*

  NOTE: Teachers may obtain *Managing Lifestyles—Survival Math Skills* by writing to Sunburst Communications, Inc., 101 Castleton Street, Pleasantville, New York 10570, or by calling 800-628-8897 or 914-747-3310.

- *You Decide* (Parts I and II)

  NOTE: Teachers may obtain *You Decide* by writing to C.W. Publications, 2804 LeFevre, P.O. Box 744, Sterling, Illinois 61081, or by calling 815-626-5679.

Publications

- *Consumer Reports.* Mount Vernon, New York: Consumers Union of U.S., Inc.

- *Family Money Management System.* Tulsa, Oklahoma: Credit Counseling Centers Of Oklahoma, Inc., n.d.

  NOTE: Teachers may obtain this publication by writing to Credit Counseling Centers of Oklahoma, Inc., P.O. Box 4450, Tulsa, Oklahoma 74159, or by calling 918-744-5611.

- *The Futurist.* Bethesda, Maryland: World Future Society.

- U.S. Department of Labor Statistics. *Occupational Outlook Handbook.* Washington, D.C.: U.S. Government Printing Office.

NOTE: Publication dates for *Consumer Reports, The Futurist,* and *Occupational Outlook Handbook* would depend on what issues teachers use.

UNIT REFERENCES

- *Adult Living: A Curriculum Guide for Teachers.* Knoxville, Tennessee: Tennessee State Department of Education, Division of Vocational-Technical Education, 1986.

  NOTE: *Adult Living: A Curriculum Guide for Teachers* was developed in cooperation with the Home Economics Education Department of Child and Family Studies, College of Human Ecology at the University of Tennessee in Knoxville.

- *Adult Roles and Functions.* Ripley, West Virginia: West Virginia Vocational Curriculum Laboratory, Cedar Lakes Conference Center, 1979.

- Bailey, Larry J. *Working: Skills for a New Age.* Albany, New York: Delmar Publishers, Inc., 1990.

- "Basic Skills for an Information Age." *Forum Magazine.* New York: J.C. Penney Company, Inc., November 1982, p. 28.

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- Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.

- *Consumer Education Curriculum Guide.* Tucson, Arizona: University of Arizona, School of Family and Consumer Resources, 1980.

- *Development of Financial Skills.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.

- *"Disaster!": Practical Family Life Student Workbook.* Greenfield, Massachusetts: Channing L. Bete Company, Inc., 1977.

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- *Forum Insights.* New York: J.C. Penney Company, Inc., Spring/Summer 1981.

- *High School Financial Planning Program Instructor's Manual.* Denver, Colorado: The College for Financial Planning, 1988.

- *Individualized Cooperative Education: First Year.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

- Money Management Institute, ed. *Your Financial Plan*, rev. ed. Prospect Heights, Illinois: Household Financial Services, 1988.

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- Rank, H. "Friendly Persuasion." *Forum Magazine*. New York: J.C. Penney Co., Inc., November 1982, pp. 26-27.
- *Skills for Managing Life: Consumer Home Economics*, special ed. East Lansing, Michigan: Michigan Vocational Education Resource Center, Michigan State University, 1987.
- Stachowicz, Jim. *Money Facts for the American Consumer*. Longwood, Florida: JKM Publishing Company, 1988.
- Thompson, Patricia J. et al. *Resources for Living*. St. Paul, Minnesota: EMC Publishing, 1987.
- U.S. Office of Consumer Affairs. *Consumer's Resource Handbook*. Washington, D.C.: U.S. Government Printing Office, 1990.

  NOTE: Teachers may obtain a free copy of the *Handbook* by writing to Handbook, Consumer Information Center, Pueblo, Colorado 81009.
- U.S. Office of Consumer Affairs. *A Teacher's Guide to the Consumer's Resource Handbook*. Washington, D.C.: U.S. Government Printing Office, 1990.

  NOTE: Teachers may obtain a free copy of the *Guide* by writing to Department 573W, Consumer Information Center, Pueblo, Colorado 81009.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 006	Defines	Economic terms	
	Free Enterprise 007	Defines	Economic terms	Assets
	Free Enterprise 009	Defines	Economic terms	Budget
	Free Enterprise 014	Defines	Economic terms	Consumer
	Free Enterprise 025	Defines	Economic terms	Expenses
	Free Enterprise 026	Defines	Economic terms	Goods
	Free Enterprise 028	Defines	Economic terms	Income
	Free Enterprise 037	Defines	Economic terms	Market
	Free Enterprise 049	Defines	Economic terms	Resources
	Free Enterprise 053	Defines	Economic terms	Services
OBJECTIVE 2	Free Enterprise 078	Describes/ Explains	Financing	
OBJECTIVE 3	Free Enterprise 025	Defines	Economic terms	Expenses

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 4	Language Arts 013	Applies/Uses	Definitions	
	Language Arts 188	Evaluates	Information-written	Relationship of ideas
	Language Arts 225	Identifies	Information-written	Main idea
OBJECTIVE 5	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 6	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
	Language Arts 224	Identifies	Information-written	Key words/ phrases
OBJECTIVE 7	Free Enterprise 126	Describes/ Explains	Job opportunities	
OBJECTIVE 8	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 9	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 10	Free Enterprise 039	Defines	Economic terms	Monopoly
	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 11	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 12	Language Arts 013	Applies/Uses	Definitions	
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 225	Identifies	Information-written	Main idea
OBJECTIVE 13	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 14	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 15	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
	Free Enterprise 129	Prepares	Personal budget	Needs/income/ wants
	Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
	Language Arts 136	Comprehends	Information-written	Charts/ tables/graphs
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Mathematics 015	Calculates/ Evaluates	Percent	In/decrease, markup/ discount
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 039	Computes	Division	Decimals
	Mathematics 084	Computes	Subtraction	Decimals
	Mathematics 174	Interprets	Charts/tables/ graphs	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 16	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
	Language Arts 119	Composes/ Edits	Social communications/ letters	Business
	Language Arts 278	Uses	Text resources	
OBJECTIVE 17	Free Enterprise 069	Describes/ Explains	Economic concepts	Marketing
	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
	Language Arts 043	Collects/ Organizes	Information-oral/written	Observations
	Language Arts 089	Composes/Edits	Reports/essays	Evaluations/ critiques
	Language Arts 123	Comprehends	Information-oral	Cause/effect relationships
	Language Arts 173	Evaluates	Information-oral	Nonprint media
	Language Arts 174	Evaluates	Information-oral	Propaganda techniques
	Language Arts 203	Identifies	Information-oral	Emotional tone
	Language Arts 207	Identifies	Information-oral	Key words/ phrases
	Language Arts 209	Identifies	Information-oral	Mood/tone
	Language Arts 212	Identifies	Information-oral	Propaganda techniques

LAWS THAT PROTECT CONSUMERS

INTRODUCTION

Several laws protect the consumer from fraudulent practices, faulty goods, and unsatisfactory services. Consumer protection laws include:

- **Consumer Credit Protection Act (Truth in Lending)**—Consumers must be informed of what credit charges are on purchases and loans; credit cost must be stated both in dollars and cents and as an annual percentage rate.
- **Fair Packaging and Labeling Act (Truth in Packaging)**—Net content, size of serving, list of ingredients in order of their amounts, and the identity of the producer must be listed on packaging.
- **Federal Food, Drugs, and Cosmetics Act**—Food, drinks, drugs, and cosmetics must meet federal standards.
- **Automobile Information Disclosure Act**—Manufacturers must list on each new car the suggested retail price, the price of "extra" features, and the total price.
- **Child Protection and Toy Safety Act**—Children's toys must meet federal safety and age standards.
- **Federal Hazardous Substance Labeling Act**—Labels must list such things as precautions for use and first-aid procedures in case accidents with the product occur.
- **Textile Fiber Products Identification Act**—Labels on textiles must list fiber types, percentage of each type, manufacturer, and country of origin.
- **Fair Credit Reporting Act**—A credit bureau must provide a consumer with information the bureau has collected about the consumer and distributed to clients; the credit bureau must give a consumer the names of those who have been given a credit report on that consumer within the past six months.
- **Federal Trade Commission Act**—Unfair competition and misleading advertising are prohibited.

LIFE MANAGEMENT SKILLS PROJECT

INTRODUCTION

Learning how to manage financial resources requires practice, flexibility, and persistence. This handout provides a simulation of "real-life" circumstances an individual might encounter in trying to manage his or her financial resources.

DIRECTIONS

Work together with your "spouse" or "roommate" to compile a notebook containing information requested from the parts of this project sheet. Fill in blank lines on this sheet, but use separate sheets of paper to show work and calculations.

If you are a "spouse," you may obtain a divorce at any time, but you must explain why you are getting a divorce, file a divorce decree, obtain a divorce, and document the costs, settlement requirements, and any legal problems. You must then finish the project on your own.

If you are a roommate, you may "move out," but you must explain what consequences you will suffer from breaking the written agreement with your roommate. You must then finish the project on your own.

Check when completed

Part I: Determining salary by career choice

1. Your career: ________________ Gross annual salary: _______
2. Career of spouse: ____________ Gross annual salary: _______

Total gross annual salary: _______

Less 20% for taxes: ________

Net annual salary: _______

Monthly net salary (divide net annual salary by 12): _______

Check when completed

Part II: Making a proposed budget ____________

NOTE: You may have to adjust your budget as you work through this project.

		Proposed Budget	Adjusted Budget
Rent or house payment	28%		
Food	15%		
Transportation expenses	5%		
EXAMPLES: Gasoline, upkeep, public transportation			
Clothing	7%		
Utilities	6%		
Insurance	5%		
Medical	5%		
Entertainment	3%		
Personal care	2%		
EXAMPLES: Health and beauty products and services			
Payments	12%		
EXAMPLES: Car (9%), furniture (3%)			
Savings	8%		
Miscellaneous	4%		
EXAMPLES: Home accessories, equipment, gifts, vacations			
TOTAL EXPENSES	100%		
Uncommitted income			

Part III: Uncommitted income ______________

What are your plans for uncommitted income?

____

____

____

____

Check when completed

Part IV: Buying a car

1. Buy at least one car. Use the newspaper to make your selection. Depending on your income, you might want two cars—one for each person. Describe the car(s). Make sure the cost does not exceed the amount in the proposed budget. _____

   EXAMPLES: Year, model, cost

2. Figure what the total cost would be for a three-year loan and a five-year loan at _______% interest.

   a. Three-year loan per month: ______________ _____

   b. Five-year loan per month: ______________ _____

   c. Total for three years (36 months): ________ _____

   d. Total for five years (60 months): _________ _____

3. Fill out a credit application for a car loan. _____

Part V: Locating a housing alternative

1. Using the newspaper, locate a housing alternative. _____

2. Describe the housing alternative, and figure the cost according to the following guidelines:

   Husband/Wife Guidelines

   a. The purchase price can be 28% of monthly net income.

   b. Determine the monthly payment for a 30-year loan at _________ % interest.
   Monthly payment: ______________________ _____

   c. Determine the total cost for your house at the end of 30 years: __________________ _____

   d. Furnish four rooms of your home.
   Total cost: __________________ _____

   e. Fill out a loan application for your house. _____

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Roommate Guidelines **Check when completed**

a. Locate rental housing alternatives. Total the amount it will cost to live there for a year:__________ ____

b. Write an agreement between you and your roommate, or fill out a copy of the contract the teacher gave you. ____

c. Fill out a rental application. ____

Part VI: Planning meals for a week

NOTE: Use separate pieces of paper for completing 1 and 2.

1. Plan meals to fit your life-style for a week. ____

   a. Use the four food groups.

   — Milk group: Four or more servings daily
   — Meat group: Two or more servings daily
   — Fruit and Vegetables: Four or more servings daily
   — Grains: Four or more servings daily

   b. You may eat out for lunch five days. List what you will eat and the approximate cost. ____

   c. You can eat out no more than two evenings per week. List what you will eat and the approximate cost. ____

2. Make a grocery list. Include food and any seven of the following 14 items: paper towels, laundry detergent, dishwashing soap, all-purpose cleaner, floor cleaner, plastic wrap, aluminum foil, plastic bags, tissues, toilet paper, hand soap, napkins, trash bags, furniture cleaner ____

3. Price of groceries: ____________________ ____

4. Price of groceries times four (for one month):____________________ ____

5. Adjust the list if the price does not meet the budget, or adjust your budget to accommodate the price. ____

Part VII: Handling a crisis **Check when completed**

1. Husband/Wife: Answer the questions about your financial or personal crisis. ____
2. Roommate: List the alternatives to ending your crisis. ____

Part VIII: Completing the project

1. Participate in a class discussion about the project. ____
2. Evaluate the project. Answer the following questions on your own paper. ____
    a. How is your marriage or roommate arrangement working? Any arguments? ____
    b. What experiences do you feel have been valuable? ____
    c. What experiences were humorous or memorable? ____
    d. Are there any problems with your project? ____
    e. Was lack of money in your budget a problem when purchasing a house, furniture, or groceries? Explain. ____
    f. What could be added to make the project more realistic? ____
    g. Do you have any suggestions for improving the project? ____
3. Hand in the project for grading. ____

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HANDOUT 3 | **MANAGING FINANCIAL RESOURCES** **C VI**

LIST FOR DETERMINING A MARRIAGE PARTNER

DIRECTIONS

In Part I, place a (✓) in the column that indicates the way you feel a marriage partner should be. In Part II, write the name of the career in which you are interested.

Part I

	Very Important	Slightly Important	Not Important
1. Be very ethical	____	____	____
2. Be religious	____	____	____
3. Like children	____	____	____
4. Be sociable	____	____	____
5. Be hard-working	____	____	____
6. Be athletic	____	____	____
7. Be punctual (always on time)	____	____	____
8. Have a sense of humor	____	____	____
9. Be orderly and neat	____	____	____
10. Be optimistic (think the best of people and situations)	____	____	____
11. Be generous with praise	____	____	____
12. Be a good listener	____	____	____
13. Be outgoing	____	____	____
14. Be cooperative	____	____	____
15. Like doing things for others	____	____	____
16. Enjoy the outdoors	____	____	____
17. Enjoy going out to movies	____	____	____
18. Enjoy being with other people	____	____	____
19. Enjoy staying home	____	____	____
20. Enjoy talking	____	____	____
21. Enjoy being with the family	____	____	____

Part II

Career you are interested in: ______________________________

SUGGESTED ROOM FURNISHINGS

Bathroom Suggestions

Shower curtain
Curtain for small window
Carpet for 6' x 9' floor
Rugs and stool cover
Waste basket
One pair of weight scales
One or two wall accessories
Four bath towels
Four hand towels
Eight wash cloths

Kitchen and dining room suggestions

Dining table and chairs
China hutch
Set of china for eight
Set of stainless flatware for eight
Glasses for eight
Canister set
Dishwasher
Electric range
Refrigerator (with freezer, frost-free with ice maker)
Small dining table and four chairs
Set of cookware
Set of stoneware dishes for four or six people
Set of glasses for four or six people
Set of stainless steel flatware for four or six people

Bedroom Suggestions

Queen size bed frame, springs, and mattress
Two sets queen-size sheets and pillow cases
Two queen-size electric blankets
One queen-size bedspread
Window treatment for two double windows
One dresser
One chest of drawers
One night stand
Ceiling fan with lights
Small, portable color television
One chair

Living Room Suggestions

Color television
Sofa with hide-a-bed
Recliner rocker
Television / Stereo cabinet
Wall accessories
Two throw pillows
Two end tables
Two table lamps
Carpeting
Blinds
Stereo system
One love seat
One floor lamp
One painting

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HUSBAND AND WIFE CRISES

I. Triplets

- Will the wife continue to work?
- List where you could find someone to care for the babies.
- What role will the father have in caring for the babies?
- What changes do you think your life will have?

II. Desertion by spouse

- How will you deal with anger, hurt, resentment, and confusion?
- How do you tell relatives and friends?
- How will family, friends, and co-workers react?
- How do you feel about dating and remarriage?
- How will ownership be divided?

III. Fire

- Your home is destroyed. Where will you live now? In the future?
- Will you rebuild or move?
- How will you handle losing all your personal belongings?
- What important documents need to be replaced?
- What personal possessions were lost?
- How can friends and community agencies help you?

IV. Car stolen

- Whom must you notify?

- What type of transportation will you use until the car is replaced?
- How will you tell your spouse about the theft?

V. Alcoholism or drug addiction of spouse

- What problems do you think would occur in a relationship like this?
- Whom would you contact for medical help?
- How do you deal with friends and neighbors?

VI. Transfer

- Whom should you notify?
- Will you hire a moving company or move yourself?
- How will you make new friends in your new location?
- How will you feel about leaving behind relatives and friends?

VII. Death of a family member

- How will family members be affected?
- What about funeral arrangements?
- What about emotional reactions?
- What about changes in your life?

VIII. Job loss (by major wage earner)

- From where will you get family income?

  EXAMPLES: Savings, government assistance
- What will you do to find a new job?
- How will you cope with loss of confidence and insecurity?
- How will daily routines be adjusted?
- Will your spouse seek work if he or she is not working?
- Will you have to move or sell your possessions?

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ROOMMATE CRISES

1. One roommate buys his or her groceries and his or her roommate uses them.

____

____

____

2. One roommate always cleans the bathroom, and the other is always messing it up.

____

____

____

3. One roommate is always borrowing money from the other roommate and fails to pay it back.

____

____

____

4. One roommate has to be at work at 7 a.m., and his or her roommate has company over almost every day until 2 a.m. (The company is also very loud.)

____

____

____

5. One roommate cleans the kitchen all the time, while the other roommate messes it up.

____

____

____

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INFORMATION SHEET
MANAGING FINANCIAL RESOURCES
C VI

OBJECTIVE 1

Match terms associated with managing financial resources to their correct definitions.

- **Advertisement**—Favorable presentation of products and/or services to promote sales
- **Asset**—Something valuable that an individual owns or possesses

  EXAMPLES: Education, experience, stocks, bonds
- **Budget**—Plan for managing income and expenses

  NOTE: A budget may also be called a financial plan.
- **Consumer**—Individual who buys and uses goods and services
- **Expense**—Good or service that costs money or time
- **Goal**—Broad statement of something an individual wants to be, do, or have

  EXAMPLE: "I want to have a car."

  NOTE: A goal can be met, but it cannot be measured.
- **Guarantee**—Promise that a product or service is exactly as stated or advertised
- **Income**—Money that someone earns or is given

  EXAMPLES: Wages, salary, interest, dividends, allowances
- **Marketplace**—Place where buyers and sellers conduct business
- **Needs**—Things considered essential for human survival
- **Objective**—Specific statement of how to achieve a goal

  EXAMPLE: "I want to have $2,000 for a down payment on a car in two years."

  NOTE: Objectives can be measured.
- **Personal net worth**—Difference between what an individual owns and owes

- **Product**—An item someone can buy

  NOTE: A product is also called a "good."

- **Resource**—Means to obtain needs and wants

  EXAMPLES: Money, time

  NOTE: Financial resources include money, stocks, bonds, and other investments.

- **Service**—Work someone does for another person

- **Value**—Idea that an individual considers important

  EXAMPLES: Freedom, truth

- **Wants**—Things desired, but not essential for human survival

- **Warranty**—Promise that an item will be replaced or repaired if it does not function properly

  NOTE: An expressed warranty is written. An implied warranty is the expectation that an item meets safety and other requirements regardless of any expressed warranty. A warranty may also be full or limited. A full warranty requires free repair or replacement of faulty merchandise, repair or replacement within a reasonable time, and transfer of coverage to the new owner if the item is sold or given away. A limited warranty may only provide for repairs, may not cover labor or handling costs, and may require the consumer to return the item to an authorized service center for repairs.

OBJECTIVE 2

Explain how setting goals helps an individual manage financial resources.

An individual with goals is like a cross-country driver who uses a map. The driver will save time, effort, and money by using a map to guide him or her to the desired destination. In the same way, **an individual who has set goals will save time, effort, and money** in trying to determine just what he or she wants in life.

Goals, like the road map, also **give a person direction**. An easy way for someone to determine what his or her goals are is to **answer the questions: "What do I want to be?," "What do I want to do?," and "What do I want to have?"**

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OBJECTIVE 3

Define fixed and flexible expenses.

Expenses an individual must identify and include in a financial plan can be divided into two categories: fixed and flexible.

NOTE: The same kind of expense may fall into more than one category, depending on how often it occurs and how much its cost varies.

- **Fixed expense**—Item for which a set amount of money is due by a specific date

  EXAMPLES: Rent, utilities, insurance, taxes, tuition

  NOTE: How the definition of a fixed expense is applied varies. For instance, fixed expenses may be regular or periodic. An insurance premium, usually paid from one to four times a year, is an example of a periodic fixed expense. Rent, which is normally paid each month, is an example of a regular fixed expense. Another variation of a fixed expense is the utility payment. Although the amounts of utility bills vary, utility payments are considered fixed expenses since these payments occur regularly and are due by specific dates, normally each month.

- **Flexible expense**—Item that costs different amounts and is needed at varying times

  EXAMPLES: Food, clothes, cosmetics, car maintenance, gasoline, medical care, gifts

  NOTE: Flexible expenses may be regular or periodic. Food is a regular flexible expense, while medical care is normally a periodic flexible expense.

OBJECTIVE 4

Identify planned and impulse buying.

In learning to manage financial resources, an individual should use planned buying and avoid impulse buying.

- **Planned buying**—Using a budget and a shopping list to plan for purchases

- **Impulse buying**—Buying an item without prior thought or planning

  NOTE: Impulse buying is often called buying on the "spur of the moment." Impulse buying normally satisfies "wants" instead of meeting "needs" and can quickly break a person's budget.

OBJECTIVE 5 **List steps in creating a financial plan.**

A financial plan takes the guesswork out of managing money. An individual can create his or her own unique plan for managing finances by taking the following steps:

- Determine personal values.
- Set and rank goals based on personal values.

  NOTE: Goals can be short-term, intermediate, or long-term. In general, short-term goals are those an individual wants to meet within a few weeks or a few months. Intermediate goals are those an individual wants to accomplish within a few months to a few years. Long-term goals are those an individual needs several years to accomplish.

  EXAMPLES: Short-term goal to buy a new shirt, intermediate goal to buy a car, long-term goal to buy a house

- Determine financial objectives for reaching goals.

  NOTE: Objectives should be realistic. Objectives set too high may lead to frustration that could cause an individual to abandon his or her financial management plans.

  EXAMPLES: Estimating the cost of buying a car, moving into an apartment, paying for postsecondary education

- Determine the sources and amounts of present income.

  EXAMPLES: Job wages, allowances, interest earned on savings and investments, gifts of money

- Determine the sources and amounts of expenses.
- Calculate the difference between net income and expenses.

  NOTE: The difference between net income and expenses is called the "balance."

- Design a trial budget based on income, expenses, goals, and objectives.
- Test, review, and revise the budget.
- Establish a permanent budget.
- Re-evaluate goals and review and revise the budget periodically.

- Determine personal net worth and review it periodically.

OBJECTIVE 6 **Complete sentences that describe how an individual can manage financial resources.**

Managing financial resources requires more than establishing a budget and making a financial plan. To manage resources, an individual must have an organized system for keeping track of his or her income and expenses. The following sentences describe a system an individual can use to manage financial resources wisely.

- Determine what **financial records to keep.**

  EXAMPLES: Canceled checks, bank statements, proofs of purchase, medical records, savings account statements, employment records, pay stubs, warranties, contracts, household-goods inventory, insurance policies, tax forms

- Organize **financial management materials.**

  EXAMPLES: In a desk, drawer, filing cabinet, box

- Develop a **recordkeeping system.**

  EXAMPLES: Categorize similar kinds of information: insurance information, credit information, tax records, housing expenses, investment records, education records, checking records, savings records

- Develop a system for paying **bills** and handling **money**.

  NOTE: This includes making a budget and having a list of when and how bills will be paid.

- Manage **credit** wisely.

- Be **flexible**.

  NOTE: Being flexible means being able to adapt to change and unexpected events.

  EXAMPLES: Graduation from school, inflation, job change, job loss, illness, car breakdown, marriage

OBJECTIVE 7 **Describe how education and experience affect income.**

Education and experience are **personal assets**. Generally the **more education and experience** a person has, the **more valuable** he or she becomes in the workplace. As a person becomes **more valuable in the workplace**, he or she can expect to **earn more money**.

OBJECTIVE 8 **List factors that influence consumer spending.**

In learning to manage financial resources, a consumer needs to know what factors influence personal spending. By knowing what these factors are, a consumer can identify how he or she is being influenced and how that influence is controlling the consumer's spending habits. The consumer can then change or eliminate factors that interfere with how the consumer's money is managed.

- Family

  EXAMPLES: Family size, members' ages and life-styles

- Income
- Values
- Needs
- Wants
- Peers

  NOTE: A peer is someone who has equal standing with another person based on age, rank, income, or other factors. A consumer may buy an item to impress or please peers.

- Prices
- Social patterns

  EXAMPLES: People tending to eat out more often; more women working outside of the home

- Fashion
- Mood
- Availability of credit
- Advertising

- State of the economy
- Attitudes about the future
- Availability of goods and services

OBJECTIVE 9 **Name buying guidelines.**

Making educated purchases is one means of managing financial resources. A consumer can learn to make informed decisions before buying an item or service by following certain guidelines.

- Buy according to priorities of needs and wants.
- Read advertisements and other consumer information for facts about products and services.
- Compare quality and prices of different brands and services offered by different stores.

  NOTE: An individual should look for a store with a good reputation. The local Better Business Bureau can tell a consumer if a local business has a good reputation. When comparing brands, an individual can ask for word-of-mouth recommendations and look for formal product-comparison reports in magazines and other publications.
- Take advantage of sales and specials.

  EXAMPLE: "Back-to-school" sales in August and September
- Make sure a product works before buying it.

  NOTE: This may not be possible in every situation. Mail-order products or those received as gifts cannot be tested beforehand. It may also be difficult to test products beforehand in large, busy department stores.
- Check for any "extra" charges added to the base price.

  EXAMPLES: Delivery fees, installation charges, service costs
- Read and understand guarantees, warranties, and contracts.

  NOTE: All blank spaces should be filled in before a consumer signs a contract.
- Compare credit costs to cash costs and decide which to use.

- Ask the salesperson to explain the store's return or exchange policy.

- Date and file each guarantee, contract, instruction booklet, and warning label.

- Fill out the warranty card, and send it to the manufacturer right away.

  NOTE: A consumer should make a copy of the warranty card before mailing it to the manufacturer. The copy should then be filed with the consumer's financial records.

- Follow instructions and safety warnings when using a product.

- Return a product to the store if it does not work properly.

  NOTE: Many stores require that the consumer present a receipt or other proof of purchase when returning a product. Some products will have to be returned to the manufacturer instead of to the place of purchase.

OBJECTIVE 10

List consumer rights.

In 1962, President John F. Kennedy delivered a message to Congress in which he emphasized that consumers have four basic rights. The development of many of the current consumer protection laws and consumer information sources can be traced back to President Kennedy's 1962 speech. In his speech, President Kennedy outlined the following four consumer rights:

- **The right to choose**—Consumers have the right to select what products or services they want to use.

  NOTE: Federal law helps guarantee this right by prohibiting monopolies and encouraging competition. A monopoly exists when one company controls all the goods and services of one industry. Because it controls and owns all the goods and services of an industry, a monopoly can cheat consumers by charging them high prices and offering them poor-quality merchandise. By prohibiting monopolies, federal law helps promote competition among companies within the same industry. This competition ensures that consumers can choose from a variety of products and services.

- **The right to be informed**—Consumers have the right to receive accurate information about products and services.

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- **The right to safety**—Consumers have the right to expect what they buy is safe.

  EXAMPLES: Food, cosmetics, medicine

- **The right to be heard**—Consumers have the right to complain about a product or service that is faulty.

  NOTE: Some consumer rights advocates add two rights to President Kennedy's list: the right to health care and the right to a home.

OBJECTIVE 11

Name consumer responsibilities.

For each right, a consumer also has responsibilities. Listed below are the consumer rights and their corresponding responsibilities.

The right to choose and the responsibility to:

- Make product and/or service choices based on an analysis of personal needs and wants.
- Make market choices that maximize personal or family satisfaction.
- Choose only from among legal goods and services offered by legal sellers.
- Avoid products or services that infringe on the rights of other consumers.
- Avoid products or services that are harmful to the environment.

The right to be informed and the responsibility to:

- Obtain all relevant information before making a selection.
- Make reasonable efforts to understand available information.
- Use information to make wise decisions. Making wise decisions means weighing personal benefits against potential social or environmental costs.

The right to safety and the responsibility to:

- Learn about any physical risks associated with a product's use before purchase.
- Learn proper and potential misuse of a product by following the seller's use instructions.

  NOTE: A consumer is responsible for taking care of items he or she buys. Misusing an item and then returning the "damaged" product for a refund forces sellers to increase prices.

- Use products in a way that does not infringe on the personal or environmental safety of others.

The right to be heard and the responsibility to:

- Communicate significant facts, needs, satisfactions, and dissatisfactions to appropriate business and government representatives.
- Communicate in an honest and fair manner.
- Act as an individual or group member to resolve consumer issues.

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OBJECTIVE 12

Identify types of consumer fraud.

Fraud is a deliberate deception. Consumer fraud involves practices that deceive, trick, or cheat a consumer. Making money is the primary goal of those who practice consumer fraud. To avoid losing money to these deceptive practices, an individual should learn to identify and avoid the following types of consumer fraud:

NOTE: Consumers should consider the following questions if fraud is suspected: "Does the offer seem to good to be true?" (Offers that are too good to be true usually are.) "Does the company or salesperson offer a written money-back guarantee?" (A consumer should generally avoid buying a product or service that is not guaranteed in writing.) "Does the company have a good reputation?" (To avoid fraud, a consumer should buy from companies that have good reputations.)

- **Door-to-door**—Door-to-door sales of consumer product and/or service; product and/or service is of poor quality or is not delivered as promised

  NOTE: Not all door-to-door salespeople are fraudulent. Fraudulent salespeople will offer contracts lacking written guarantees and warranties on their products or services. Fraudulent door-to-door salespeople will discourage the consumer from obtaining competitive bids on services or from shopping to compare prices on products. Fraudulent salespeople often try to pressure the consumer into signing a contract before the consumer reads it. Fraudulent salespeople may request that the consumer pay an immediate deposit. The deposit may disappear with the salesperson, or in cases where the product or service is of inferior quality, the deposit may be difficult to recover.

- **Deceptive pricing**—False claim or advertising that the price of a product and/or service has been reduced

- **Mail-order**—Sale of item and/or service through the U.S. postal system; product and/or service is of poor quality or is not delivered as promised

- **Bait-and-switch**—Advertising an item at a "cut-rate" price but only stocking a few of the items; goal is to lure customers into store to buy higher-priced items

  NOTE: The advertisement is the "bait" used to attract customers to the store. The "switch" occurs when the salesperson attempts to convince the customer to buy a more expensive good.

- **Misrepresentation**—False or exaggerated claims about the quality and performance of a product and/or service; false testimonial, endorsement, or certification; stating one price and charging another

  EXAMPLES: Advertising a product for half price when the merchant has never sold the product before, making false claims that a product is used by a famous person

  NOTE: A testimonial is a truthful statement made about how a product and/or service has influenced a person's life. An endorsement is a statement of support or approval. Certification is a means of verifying that a product and/or service meets particular standards.

- **Unordered product**—Sending an unordered item to an individual and later demanding the individual pay for the item

  NOTE: Consumers do not have to pay for or return unordered products sent to them through the mail.

- **Contest**—Informing a consumer that he or she has a "won" a prize; the consumer must buy something in order to receive the prize

- **Earn-money-at-home**—Offering a consumer the chance to increase personal income by working at home; usually requires consumer to buy something to qualify for the work

- **Telephone**—Telephone sales of consumer product and/or service; product and/or service is of poor quality or is not delivered as promised

OBJECTIVE 13

List steps in making a consumer complaint.

A consumer has the right to receive quality products and services at fair prices. If a product or service is not satisfactory, a consumer can take the following steps to try to resolve the problem:

- **Collect records**—Start a file, keeping records of all correspondence, repair orders, warranties, canceled checks, contracts, and sales receipts associated with the product and/or service.

- **Describe the problem**—When making a consumer complaint, describe the problem, what has been done to solve the problem, and what would be a fair solution.

  NOTE: In describing the problem, a consumer should be polite and honest but should remain firm.

  EXAMPLES: Solutions could include asking for a refund, that a product be repaired, or that a faulty product be exchanged for one that works.

- **Return to the point of purchase**—Contact and calmly explain the problem to the person who sold the product or service; ask for the manager or supervisor if the original salesperson cannot resolve the problem.

  NOTE: Most consumer complaints are resolved at the place where the product and/or service was purchased.

- **Keep trying**—If the problem is not resolved at the local level, call or write a letter to the person responsible for consumer complaints at the company's headquarters.

Adapted from *Consumer's Resource Handbook.*

OBJECTIVE 14

Select from a list reasons for having a will.

A will is a legal statement of a person's wishes concerning what to do with his or her property after death. By making a will, an individual assures that his or her assets will be handled according to that individual's wishes.

Reasons for having a will are that it:

- Distributes assets according to deceased's wishes

  NOTE: If someone dies without a will, that person's assets are distributed according to state law.

- Reduces cost and time for settling the deceased's estate

  NOTE: An estate refers to someone's property and his or her legal rights with regard to that property.

- Names an executor of the will

  NOTE: An executor is the person appointed by the maker of the will to carry out the instructions of the will.

- Establishes trust funds

  NOTE: A trust fund is set up by having money or property left to an institution or person. The fund is administered according to instructions left in the will. Trust funds are often established to provide for the security of beneficiaries.

- Helps eliminate family quarrels over how estate will be settled

SOURCES OF CONSUMER INFORMATION, SERVICES, AND PROTECTION

The modern marketplace is filled with a variety of goods and services. At some point, most consumers need help sifting through the variety. The consumer may need assistance in buying a good, selecting a service, or in filing a complaint about a faulty good or poor service. Government and private agencies provide an assortment of information and services that can help consumers.

Federal agencies

- Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the public.

- Many federal agencies have free or low-cost fact sheets, booklets, and other information that help consumers make purchasing decisions or resolve purchasing problems.

  EXAMPLES: Consumer Protection Agency, Commission on Civil Rights, Consumer Information Center, Consumer Product Safety Commission, Federal Communications Commission, Environmental Protection Agency

State, county, and city government offices

- Cities and counties sometimes have consumer offices. These offices are easy to contact and are familiar with local businesses and laws.

- Regular city and county offices assist consumers who have questions.

  EXAMPLES: Health, welfare, fire, police departments

- State consumer services may be offered through a department of consumer affairs or through a consumer affairs office located in the governor's office or attorney general's office.

- Most states have special commissions and agencies that handle consumer questions and complaints about banks, insurance, utilities, and vocational and rehabilitation services.

Corporate sources

- Many companies have consumer affairs or customer relations departments to answer questions or help resolve consumer complaints.

  EXAMPLES: Alpo Pet Foods, Carnival Cruise Lines, Dunkin Donuts of America, Wendy's International, Inc.

Trade and professional associations

- There are approximately 40,000 trade and professional associations in the United States. Some of these have set up programs to help consumers who have complaints not resolved at the original place of purchase.

  EXAMPLES: American Apparel Manufacturers Association, National Food Processors Association, National Association of Trade and Technical Schools, Photo Marketing Association

Better Business Bureaus (BBBs)

- There are approximately 180 BBBs in the United States.
- BBBs are nonprofit organizations sponsored by private, local businesses.
- BBBs offer a variety of services. These services include offering general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint-handling performance.
- The Council of Better Business Bureaus, sponsored by national businesses, provides consumer education programs and reports on charitable organizations.

Occupational and professional licensing boards

- Many state agencies license or register members of various professions.

  EXAMPLES: Doctors, lawyers, nurses, funeral directors, plumbers, beauticians

- These boards establish licensing standards; set rules and regulations; prepare and give examinations; issue, deny, or revoke licenses; bring disciplinary actions; and handle consumer complaints.

- Many boards offer referral services or consumer education materials to help an individual select a professional.

Libraries

- Public, university, and private libraries offer a variety of consumer publications.

Mass media

- Many local newspapers and radio and television programs offer "Action Line" or "Hot Line" services.
- Media may handle only severe complaints or those that occur frequently.
- The media are often successful in resolving consumer complaints because of the broad audience and influence in communities that television and radio programs and newspapers have.

Legal sources

- Legal help comes in several forms.

  EXAMPLES: Small claims courts, legal aid offices, Legal Services Corporation, private law firms

  NOTE: The Legal Services Corporation was created by Congress in 1974. There are LSC offices in all 50 states.

- Other sources of consumer help may not accept complaints from consumers who have already obtained legal help.

Consumer Credit Counseling Services

- These services provide help to individuals having problems budgeting their money and paying for debts.
- Many local organizations offer credit counseling services.

  EXAMPLES: Credit unions, religious organizations, family centers

- The Consumer Credit Counseling Service (CCCS) is a nonprofit organization that deals exclusively with counseling consumers. CCCS counselors help consumers establish debt payment plans. CCCS also provides general financial management information and services to consumers.

Consumer groups

- Private and voluntary consumer organizations can provide information and will sometimes help consumers resolve complaints.

- These groups are usually affiliated with specific consumer interests.

Publications

- Some publications are targeted toward consumers.

  EXAMPLES: *Consumer Information Catalog* (a government publication that offers more than 200 free or low-cost federal booklets), *Consumer Reports* (a well-known consumer magazine)

Seals of approval

- Some trade associations attach seals of approval to goods that meet certain performance or safety standards.

  EXAMPLES: Underwriters Laboratories, Inc., American Gas Association

Adapted from *Consumer's Resource Handbook.*

NAME ______________________________

USE A CHECKLIST TO PLAN FOR PURCHASES

INTRODUCTION

By using a prepurchase checklist, a consumer can plan which purchases are the best for his or her money.

DIRECTIONS

Use the following checklist to determine how much you planned for a recent purchase. Check off whether you did or did not take each precaution when you purchased the item. Briefly explain why you did or did not follow each precaution.

Item purchased: ______________________________

Place of purchase: ______________________________

Cost of item: ______________________________

I did	I did not	Precautions	Why I did or did not take precautions
		If item was on sale, I checked the original price to compare.	
		If item was on sale, I shopped the early days for best selection.	
		I went to a reputable store.	
		I shopped for the item at several stores for the best prices.	
		I felt the salesperson was being honest, and I was alert to deceptive practices.	
		I looked for warranties and guarantees, if appropriate.	
		I read the contract (if there was one) and asked questions if I felt I needed to.	
		I researched the item ahead of time, if necessary.	
		I decided on quantity, color, price range, style, etc., before shopping.	
		I decided how much I could afford to spend from my budget.	
		If I bought on credit, I figured the total cost (interest and original cost).	
		I checked for fit, size, etc., in clothes, furniture, machinery, etc.	
		If possible, I tested for size before leaving the store.	
		I shopped after making a decision rather than buying impulsively.	
		I checked to make sure the item could be returned.	
		I checked to see if there was a delivery or installation charge.	

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NAME ______________________________

CONSIDER CONSUMER CHOICES

INTRODUCTION

Buying is a matter of making decisions. A consumer must decide between wants and needs, between one product and another, and between spending money now or saving it. This activity is designed to show a consumer what kinds of decisions he or she makes when a product or service is purchased.

DIRECTIONS

Answer questions 1 through 6, and complete the chart and questions in item 7.

1. Write down a major purchase you made or that someone made for you in the past six months.

____

____

2. Why did you buy the item?

____

____

____

3. Was it a "need" or "want"? Explain.

____

____

____

____

4. What made you want to buy the item? List as many reasons as you can remember. Start with the most important and work down to the least important.

____

____

____

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5. List two other goods or services you would liked to have bought with the same money.

6. How much money can you realistically earn in an hour? How many hours would you have to work to earn the money to pay for your purchase?

7. If a rich relative gave you $800, how would you spend it? Make a shopping list in the blanks that follow. Indicate to the right of each item whether it is something you want or something you need and the item's approximate cost.

Item	Want or Need	Cost

   a. What does your shopping list "say" about how you would spend your money? (For example, would you purchase more items that are "needs" or "wants"?)

   b. Based on your shopping list, do you think you need to change how you spend your money? Explain why or why not.

ASSIGNMENT SHEET 1

MANAGING FINANCIAL

C VI

NAME ______________________________ SCORE _______

OBJECTIVE 15

Analyze a budget.

INTRODUCTION

A budget is a plan for spending and saving. It requires an individual to estimate available income for a particular period of time and decide how to allocate this income toward expenses. A working budget can help an individual carry out a financial management plan. A well-planned budget does several things. It can help an individual:

- Prevent impulse spending.
- Decide what he or she can or cannot afford.
- Know where his or her money goes.
- Increase savings.
- Decide how to protect against the financial consequences of unemployment, accidents, sickness, aging, and death.

A working budget need not be complicated or rigid. In fact, a good budget is flexible, easy to use, and most importantly, works for the one using the budget.

Preparing a budget does take planning, though, and following one takes willpower.

Steps in preparing a budget include choosing a budget period, estimating income, estimating expenses, balancing income and expenses, carrying out the budget, and evaluating the budget.

DIRECTIONS

After graduating from high school, Mason moves into his first apartment. In order to pay his bills, Mason needs to make a budget for himself. Use the following information to analyze his budget. Then, complete the budget form to determine if Mason has enough personal income to meet all of his expenses.

Mason's Income and Expenses

- Take-home pay of $1200 per month
- Expenses for one month are:

Car payment	$225.00
Church contribution	60.00
Miscellaneous expenses (birthday gifts, etc.)	10.00
Laundry and cleaning	30.00
Recreation	50.00
Car expenses	70.00
Utilities	55.00
Groceries	120.00
Eating out	80.00
Rent	200.00
Savings for college	60.00
Cash reserve	60.00
Telephone bill	35.00
Cable television	30.00
Clothing	50.00
Set-aside for renter's insurance annual payment	12.00

Budget Form

Savings

1. College savings $ ____________
2. Cash reserve ____________
3. Total $ ____________

Fixed Expenses

4. Rent ____________
5. Utilities, phone, cable ____________
6. Car payment ____________
7. Contribution ____________
8. Total $ ____________

Flexible Expenses

9. Miscellaneous ____________
10. Laundry and cleaning ____________
11. Recreation ____________
12. Car expenses ____________
13. Eating out ____________
14. Groceries ____________
15. Clothing ____________
16. Total $ ____________

Periodic Expenses

17. Insurance set-aside ____________
18. Total $ ____________

What percentage of his income does Mason spend on:

19. Fixed expenses? ____________
20. Flexible expenses? ____________
21. Periodic expenses? ____________
22. Savings? ____________

23. Mason's car needs two new tires. They will cost $120. He will also have the wheels aligned at a cost of $25. As a result, he will have $1055 for his expenses next month. Where can he cut expenses, so he will not exceed his budget? Check the appropriate space(s).

___ Savings

___ Fixed expenses

___ Flexible expenses

___ Periodic expenses

24. Give three specific ideas for making the cuts suggested above.

____

____

____

NAME ______________________________ SCORE _______

OBJECTIVE 16 **Write a letter of complaint.**

INTRODUCTION

A consumer has the right to expect quality products and services at fair prices. If something goes wrong, a consumer should try to resolve the problem first by talking to the salesperson that sold the consumer the product or service or by talking to the company's local consumer representative. (Refer to Objective 13 in the Information Sheets for more directions on steps to take when resolving a complaint in person.) If talking fails to resolve the problem, the consumer should write a letter of complaint (also called a letter of redress) to the company.

Where to write

For company and brand name information, a consumer should check references in a public library. References with company and brand name information include:

- *Standard & Poor's Register of Corporations, Directors and Executives*
- *Standard Directory of Advertisers*
- *Thomas Register of American Manufacturers*
- *Brand Names Directory*
- *Consumer's Resource Handbook*

What to write

In writing a letter of complaint, the consumer should:

- Include his or her name, address, home and work telephone numbers, and account numbers, if appropriate.
- Make the letter brief and to the point.

- Give as much specific information as possible about the purchase of the product and/or service.

  EXAMPLES: Date and place purchase was made, serial or model number of product, catalog numbers, order numbers

  NOTE: If the consumer is writing to complain about a service, he or she should describe the service and who performed it.

- State what should be done about the problem and how long he or she is willing to wait.

- Include copies of all documents regarding the problem.

  EXAMPLES: Sales receipts, repair orders, warranties, canceled checks, contracts

  NOTE: The consumer should *send copies, not originals.*

- List steps already taken to solve the problem.

- Make sure the letter is neat and easy to read.

- Be polite but firm.

- Keep a copy of all letters sent to and from the firm.

- Make sure the mailing envelope shows the consumer's name and address and the company's address.

DIRECTIONS

Using your own paper, write a letter of complaint about one of the following situations. Use the following sample letter as a guide for writing your letter.

Address the letter to:

K.S. Contact
Consumer Relations Representative
Big Business, Inc.
100 Money Street
Anytown, Anystate 99999

SITUATIONS

1. You subscribe to a magazine. Three months after paying for the subscription, you still have not received your first issue.
2. You discover the return key on your new typewriter does not work.
3. The first time you wash a red T-shirt in cold water, the dye fades so that you end up with a pink T-shirt.
4. You open a sack of dry dog food and discover it is filled with dry cat food. You do not own a cat.
5. You insert $2 worth of coins at a car wash, and water does not come out of either the wand or the brush.
6. Your new aquarium leaks.
7. A can which should be filled with an assortment of nuts contains only peanuts.
8. A new watch quits working a week after you buy it.

(Your Address)
(Your City, State, ZIP Code)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies-NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait (set time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home and office numbers-with area codes).

Sincerely,

(Your signature)

(Your name)
(Your account number)

From *Consumer's Resource Handbook.*

ASSIGNMENT SHEET 3

MANAGING FINANCIAL RESOURCES

C VI

NAME ______________________________ SCORE _______

OBJECTIVE 17 **Identify persuasive techniques in an advertisement.**

INTRODUCTION

Persuasion is a communication technique that most advertisers use to convince consumers to buy products and/or services. Persuasive adverting is used on television, radio, and in print media such as newspapers and magazines.

A consumer trying to make wise buying decisions needs to know how to sift through advertisements to determine what is fact and what is persuasion. One way to do this is to analyze advertisements for persuasive techniques by using the following five steps:

Step 1 **Look at attention-getting techniques**. Was there an appeal to a person's senses, emotions, or thoughts?

Step 2 **Look at the confidence-building techniques**. Can a consumer recognize the brand, company, or a symbol? Would a consumer know, like, trust the presenter? Is the presenter in the ad a friendly figure or an authority figure? Is the message personalized?

Step 3 **Look at the desire-stimulating techniques.** Who is in the target audience? What benefit would that audience be seeking by using the product? What are the product claims (benefit-promises)? Are "added values" implied?

Step 4 **Look at urgency-stressing techniques**. What words are used in the urgency appeal? If there is no urgency, is the appeal part of a long-term, "soft-sell" campaign?

Step 5 **Look at response-seeking techniques**. Are triggering words used? Is a specific response sought? Is it an image-building ad to make someone feel good about the organization?

DIRECTIONS

Watch a 30-second "spot" commercial on television. The advertisement may be a promotion for a product, a service, or an organization. Identify what product, service, or organization is being promoted in the advertisement. Then answer the questions that follow.

Product, Service, or Organization Advertised: ______________

1. What **attention-getting** techniques are used?

   ____

   ____

   NOTE: An attention-getting technique could be something unusual, noticeable, unexpected, or interesting.

   What appeals are there to the senses through color, light, motion, etc.? ______________________________

   ____

   ____

   What appeals are there to the mind through questions, news, claims, stories, etc.? ______________________

   ____

   ____

   ____

   ____

2. What **confidence-building** techniques are used?

   ____

   ____

   Do you recognize:

   brand? ______________________________

   company? ____________________________

   symbol? _____________________________

   package? ____________________________

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Do you already know, like, and/or trust:

the presenter? ___

the endorser? ___

the model? ___

the actor? ___

Are the presenters authority figures? ___

EXAMPLES: Expert, wise, or caring people

Are the presenters friend figures? ___

people you like? ___

people you would like to be? ___

people on your side? ___

What key words are used?

EXAMPLES: "Trust," "sincere"

___

___

What nonverbal cues are used? ___

EXAMPLES: Smiles, voice tones, sincere looks

3. What **desire-stimulating** techniques are used?

___

Who is the target audience? ___

If you are not in the target audience, are you uninterested or hostile to the message? ___

___

What benefit is the audience seeking? ___

EXAMPLES: To keep a "good" (protection)
To get a "good" (acquisition)
To get rid of a "bad" (relief)
To avoid a "bad" (prevention)

What product claims are emphasized?________________________

EXAMPLES: Superiority ("best")
Stability ("classic")
Quantity ("most")
Reliability ("solid")
Efficiency ("works")
Simplicity ("easy")
Beauty ("lovely")
Utility ("practical")
Scarcity ("rare")
Rapidity ("fast")
Novelty ("new")

Are there:

measurable claims?________________________________

subjective opinions?________________________________

generalized praise words?____________________________

Are "added values" implied or suggested? Is the product, service, or organization associated with some "good" already loved or desired by the intended audience?

____

EXAMPLES: **Basic Needs**
Food ("tasty")
Activity ("exciting")
Surroundings ("comfort")
Sex ("alluring")
Health ("healthy")
Security ("protect")
Economy ("save")

Assurance (Certitude) Needs
Religion ("right")
Science ("research")
Best People ("elite")
Most People ("popular")
Average People ("typical")

Territorial Needs
Neighborhood ("hometown")
Nation ("country")
Nature ("earth")

Love and Belonging Needs
Family ("Mom," "kids")

Growth Needs
Esteem ("respected")
Play ("fun")
Generosity ("gift")
Creativity ("creative")
Curiosity ("discover")
Completion ("success")

4. Are **urgency-stress** techniques used?____________________

Yes ______ What words are used?

EXAMPLES: "Hurry," "rush," "deadline"

No ______ Then is this part of a repetitive, long-term campaign for an item?________________________________

5. What **response-seeking** techniques are used?

Are there triggering words?

EXAMPLES: "Hurry," "rush," "drink," "taste"

____

Is there a specific response sought?

EXAMPLE: To "buy now"

____

If not, is it a conditioning ad?

EXAMPLES: Building an image, influencing people to be for or against an issue

____

____

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ASSIGNMENT SHEET 1

1. $60.00
2. $60.00
3. $120.00
4. $200.00
5. $120.00
6. $225.00
7. $60.00
8. $605.00
9. $10.00
10. $30.00
11. $50.00
12. $70.00
13. $80.00
14. $120.00
15. $50.00
16. $410.00
17. $12.00
18. $12.00
19. 50.4%
20. 34.2%
21. 1%
22. 10%
23. Either flexible or savings expenses should be checked.
24. Answers may include eat out less often, buy less expensive groceries, use cents-off coupons, buy only necessary items, take advantage of free entertainment activities, reduce clothing expenses, and/or reduce the amount spent on contributions and/or savings.

ASSIGNMENT SHEET 2

Answers will vary, depending on which situation a student chooses. An example of a response to Situation 4 follows.

4000 Wyoming Street
Stillwater, Oklahoma 74074
April 5, 1990

K.S. Contact
Consumer Relations Representative
Big Business, Inc.
100 Money Street
Anytown, Anystate 99999

Dear K.S. Contact:

On March 27, 1990, I purchased a 50-pound sack of Chow Hound dog food, product number 8789. I made this purchase at Grocery Mart. I paid $24.57 for the sack of dog food.

Unfortunately, when I arrived home and opened the sack of Chow Hound dog food, I discovered it was not filled with dog food. It was filled instead with what looks like some kind of cat food. I do not own a cat, so I am not able to use the cat food. I will not feed cat food to my dog because a dog's nutritional needs are different from those of a cat.

When I tried returning the bag to Grocery Mart, the manager said I needed to write your company for a refund.

To resolve the problem, I would appreciate your sending me a check to refund me the $24.57, which includes tax. Enclosed are copies of the grocery receipt (with the price of the dog food circled), a weight circle from the bag of food, a canceled check for the amount of the groceries shown on the receipt, and a statement from the manager of Grocery Mart verifying that I bought the bag of food at his store and that the bag was filled with cat food instead of dog food.

I look forward to your reply and a resolution to my problem, and will wait three weeks before seeking third-party assistance. Please contact me at the above address or by phone at my home (405-000-0000) or at my office (405-000-0000).

Sincerely,

Student's Signature

Student's Name

ASSIGNMENT SHEET 3

Answers will depend on what commercials students view. An example of an answer follows:

Product Advertised: BK (Burger King) Broiler (broiled chicken sandwich)

1. Attention-getting techniques used:
    - Appeals to senses by showing shots of food such as broiled chicken patty, lettuce, and tomatoes
    - Appeals to mind by stating that "the winds of change are blowing," meaning that if the viewer wants to keep up with the times, he or she will try a BK Broiler
2. Confidence-building techniques used:
    - Advertisement of Burger King, a popular fast-food restaurant
    - No authority figures are used, just a voice in the background
    - Key words used are "great" (that the BK Broiler is a "great chicken sandwich") and "perfection" (cooked to "perfection")
    - Nonverbal cues used are scenes showing food being cooked to "perfection"
3. Desire-stimulating techniques used:
    - Members of target audience are adults who eat fast food but are still concerned about their health (broiled chicken is considered to be "healthier" than hamburgers, which are standard fast-food fare)
    - Audience seeking the benefits of food being prepared by someone else, being prepared quickly, and being relatively healthy
    - Product claims emphasized are that the food is "great" and cooked to "perfection"

- Commercial appeals to the following needs:
  - the "basic need" for food (being a commercial for broiled chicken sandwiches);
  - the "territorial need" for nature (at the beginning it shows a country scene, an old weather vane, and states that "the winds of change are blowing");
  - the "assurance need" to be aware of changes that are taking place and to "keep up" with these changes ("the winds of change are blowing" means that the audience had better try the BK Broiler or miss out on what will be a popular new product)

4. Urgency-stress technique used:

   - No real urgency expressed; the commercial will probably be one in a series to introduce people to this new product and to try to convince audience members to try the BK Broiler

5. Response-seeking technique used:

   - Commercial is conditioning advertisement introducing people to a new product

WRITTEN TEST

MANAGING FINANCIAL RESOURCES

C VI

NAME ______________________ SCORE ________

OBJECTIVE 1

Match terms associated with managing financial resources to their correct definitions. Write the correct letters in the blanks. Definitions are continued on the following page.

____ 1. Work someone does for another person

____ 2. Difference between what an individual owns and owes

____ 3. An item someone can buy

____ 4. Means to obtain needs and wants

____ 5. Individual who buys and uses goods and services

____ 6. Promise that a product or service is exactly as stated or advertised

____ 7. Money that someone earns or is given

____ 8. Favorable presentation of products and/or services to promote sales

____ 9. Something valuable that an individual owns or possesses

___ 10. Plan for managing income and expenses

___ 11. Place where buyers and sellers conduct business

___ 12. Good or service that costs money or time

___ 13. Broad statement of something an individual wants to be, do, or have

___ 14. Idea that an individual considers important

___ 15. Things desired, but not essential for human survival

a. Advertisement

b. Asset

c. Budget

d. Consumer

e. Expense

f. Goal

g. Guarantee

h. Income

i. Marketplace

j. Needs

k. Objective

l. Personal net worth

m. Product

n. Recordkeeping

o. Resource

p. Service

q. Spending cycle

r. Tariff

s. Tax

t. Valuable

u. Value

v. Wants

w. Warranty

x. Wise management

___16. Promise that an item will be replaced or repaired if it does not function properly

___17. Things considered essential for human survival

___18. Specific statement of how to achieve a goal

OBJECTIVE 2 **Explain how setting goals helps an individual manage financial resources.**

____

____

____

____

____

____

OBJECTIVE 3 **Define fixed and flexible expenses.**

Fixed expense

____

____

____

____

Flexible expense

____

____

____

____

781

OBJECTIVE 4

Identify planned and impulse buying. Read the following situation. Write three actions that are planned under **Planned buying** and three actions that are impulsive under/**Impulse buying**.

Carlos and Tera are a married couple shopping at the grocery store. They have budgeted $65 to buy needed items for one week. On each shopping trip, they try to buy enough groceries for one week to save them time and money spent traveling to the store and buying groceries. They also know that fewer trips means reducing the temptations to buy items that are not on their shopping list. They are shopping on Wednesday to take advantage of grocery specials advertised in the Wednesday evening newspaper. In the Wednesday advertisement, they notice that oranges are on sale. They have written "fruit" on their grocery list, so they decide to buy some of the oranges.

When they reach the produce section, Carlos sees bottles of "fresh-squeezed" orange juice. He talks Tera into buying the orange juice instead of buying the oranges, even though the juice is more expensive and is not on their list. Because Carlos bought the orange juice, Tera decides she can buy something she likes. She buys an expensive brand of breakfast muffins, even though it is not on their list. While Tera and Carlos are standing in the checkout line, Tera adds up the price of their purchases on a calculator. She discovers that they have $59 worth of groceries in their shopping cart. Because they can spend up to $65, they decide to buy ice cream and cookies. While Carlos goes to find the ice cream and cookies, Tera notices a magazine with an interesting-looking cover on a nearby stand. She sees that the magazine has articles she would be interested in reading, so she decides to buy the magazine and places it in the shopping cart. When Carlos returns with the ice cream and cookies, he sees a candy bar he likes on a stand next to the cash register. He puts the candy bar in the shopping cart. Tera and Carlos are surprised when the bill for their purchases totals $69.

Planned buying

____

____

____

____

____

____

Impulse buying

OBJECTIVE 5

List four steps in creating a financial plan.

OBJECTIVE 6

Complete sentences that describe how an individual can manage financial resources. Fill in each blank with the correct word.

1. Determine what ____________ records to keep.
2. Organize ____________ management materials.
3. Develop a ____________ system.
4. Develop a system for paying ____________ and handling ____________ .
5. Manage ____________ wisely.
6. Be ____________.

OBJECTIVE 7

Describe how education and experience affect income.

OBJECTIVE 8 List four factors that influence consumer spending.

OBJECTIVE 9 Name four buying guidelines.

OBJECTIVE 10 List four consumer rights.

OBJECTIVE 11 Name four consumer responsibilities.

OBJECTIVE 12

Identify types of consumer fraud. Write the correct letters in the blanks. Each letter may be used more than once.

NOTE: Numbers 1 and 5 have two possible answers. Select one.

a. Door-to-door
b. Deceptive pricing
c. Mail-order
d. Bait-and-switch
e. Misrepresentation
f. Unordered product
g. Contest
h. Earn-money-at-home
i. Telephone

____ 1. Jane needed a new muffler for her car. She chose a repair shop from the telephone directory and called for an estimate. After hearing what she needed done, the mechanic told her that the muffler would cost $40. Jane thought this sounded reasonable, so she left her car to be repaired. When she returned later to pick up her car, she was shocked to find the total bill was $96. She was told the $40 estimate covered only the cost of the muffler. The total bill included installation fees, service fees, and special problems, which brought the total bill to $96.

____ 2. Juan needed a new coat. One day he saw an advertisement in the newspaper stating that a well-known brand of coats was on sale at a local men's clothing store. Juan arrived at the store to learn that the coats were "sold out." The salesperson then tried to persuade Juan to buy a more expensive brand of coat.

____ 3. While shopping, Garrett saw a sign in a drug store window which read, "New Scientific Breakthrough! Restore Lost Hair!" Garrett went in and examined the display. According to the package directions, the use of this new miracle drug could help to cure baldness or restore lost hair. Garrett decided to try it. After six weeks, he could see no change in the condition of his hair.

____ 4. Trista just received her fourth and "final" notice in the mail asking for immediate payment for records she received in the mail several months ago. She is really upset because the notice states that if the amount of $19.95 is not received within 30 days, the case will be turned over to a law firm. Trista did not order the records and does not feel that she owes anything. She also knows it would cost a lot of postage to return them, but now she is really scared.

____ 5. Gladys trusted the saleswoman who came to her home every month. She was always nice. Gladys had even purchased a few things from her in the past. One day the saleswoman brought Gladys a set of pots and pans as a free gift, explaining that Gladys was a preferred customer. Gladys was pleased with the gift and signed the acceptance receipt the saleswoman presented. Gladys learned later that she had signed a retail installment contract. It contained terms for ten monthly payments of $12.95 and a final payment of $15.50, making the total cost $145. To make matters worse, Gladys discovered the same set of pots and pans cost $69.95 at a local department store.

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OBJECTIVE 13 **List four steps in making a consumer complaint.**

____

____

____

____

OBJECTIVE 14 **Select from the following list reasons for having a will.** Write an "X" next to the correct statements.

____ 1. Distributes assets according to deceased's wishes

____ 2. Names executive of the will

____ 3. Reduces cost and time for settling the deceased's estate

____ 4. Distributes liabilities according to deceased's wishes

____ 5. Gives state government permission to seize and distribute deceased's estate

____ 6. Establishes antitrust funds

____ 7. Names an executor of the will

____ 8. Establishes monopoly funds

____ 9. Establishes trust funds

____ 10. Helps eliminate family quarrels over how estate will be settled

NOTICE	The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.	
OBJECTIVE 15	Analyze a budget.	SCORE ________
OBJECTIVE 16	Write a letter of complaint.	SCORE ________
OBJECTIVE 17	Identify persuasive techniques in an advertisement.	SCORE ________

OBJECTIVE 1

1. p
2. l
3. m
4. o
5. d
6. g
7. h
8. a
9. b
10. c
11. i
12. e
13. f
14. u
15. v
16. w
17. j
18. k

OBJECTIVE 2

Students' answers may vary but should include an organized presentation of the following points:

- An individual who has set goals will save time, effort, and money.
- Goals give a person direction.
- Goals answer the questions: "What do I want to be?," "What do I want to do?," and "What do I want to have?"

OBJECTIVE 3

- **Fixed expense**—Item for which a set amount of money is due by a specific date
- **Flexible expense**—Item that costs different amounts and is needed at varying times

OBJECTIVE 4

Answer should include three of each of the following:

Planned buying

- Budgeting $65 per week for groceries
- Shopping once a week to save time and money
- Shopping once a week to reduce temptation to buy items not on grocery list

- Shopping on Wednesdays to take advantage of specials
- Initially deciding to buy oranges: "fruit" was written on the list, and the oranges were on sale
- Having a written list of groceries
- Adding up prices of groceries with calculator

Impulse buying

- Buying orange juice instead of oranges
- Buying muffins
- Deciding to purchase ice cream and cookies with the "extra" $6
- Buying the magazine
- Buying the candy bar
- Grocery bill totaling $69, $4 more than the budgeted $65, because of impulse buying

OBJECTIVE 5

Answer should include any four of the following:

- Determine personal values.
- Set and rank goals based on personal values.
- Determine financial objectives for reaching goals.
- Determine the sources and amounts of present income.
- Determine the sources and amounts of expenses.
- Calculate the difference between net income and expenses.
- Design a trial budget based on income, expenses, goals, and objectives.
- Test, review, and revise the budget.
- Establish a permanent budget.
- Re-evaluate goals and review and revise the budget periodically.

- Determine personal net worth and review it periodically.

OBJECTIVE 6

1. financial
2. financial
3. recordkeeping
4. bills, money
5. credit
6. flexible

OBJECTIVE 7

Students' answers may vary but should include an organized presentation of the following points:

- Education and experience are personal assets.
- The more education and experience a person has, the more valuable that person generally is in the workplace.
- As a person becomes more valuable in the workplace, he or she can expect to earn more money.

OBJECTIVE 8

Answer should include any four of the following:

- Family
- Income
- Values
- Needs
- Wants
- Peers
- Prices
- Social patterns
- Fashion
- Mood
- Availability of credit

- Advertising
- State of the economy
- Attitudes about the future
- Availability of goods and services

OBJECTIVE 9

Answer should include any four of the following:

- Buy according to priorities of needs and wants.
- Read advertisements and other consumer information for facts about products and services.
- Compare quality and prices of different brands and services offered by different stores.
- Take advantage of sales and specials.
- Make sure a product works before buying it.
- Check for any "extra" charges added to the base price.
- Read and understand guarantees, warranties, and contracts.
- Compare credit costs to cash costs and decide which to use.
- Ask the salesperson to explain the store's return or exchange policy.
- Date and file each guarantee, contract, instruction booklet, and warning label.
- Fill out the warranty card, and send it to the manufacturer right away.
- Follow instructions and safety warnings when using a product.
- Return a product to the store if it does not work properly.

OBJECTIVE 10

Answer should include the following:

- The right to choose
- The right to be informed

- The right to safety
- The right to be heard

OBJECTIVE 11

Answer should include any four of the following:

- Make product and/or service choices based on an analysis of personal needs and wants.
- Make market choices that maximize personal or family satisfaction.
- Choose only from among legal goods and services offered by legal sellers.
- Avoid products or services that infringe on the rights of other consumers.
- Avoid products or services that are harmful to the environment.
- Obtain all relevant information before making a selection.
- Make reasonable efforts to understand available information.
- Use information to make wise decisions. Making wise decisions means weighing personal benefits against potential social or environmental costs.
- Learn about any physical risks associated with a product's use before purchase.
- Learn proper and potential misuse of a product by following the seller's use instructions.
- Use products in a way that does not infringe on the personal or environmental safety of others.
- Communicate significant facts, needs, satisfactions, and dissatisfactions to appropriate business and government representatives.
- Communicate in an honest and fair manner.
- Act as an individual or group member to resolve consumer issues.

OBJECTIVE 12	1. e or b 2. d 3. e 4. f 5. a, e, or b
OBJECTIVE 13	Answer should include the following: • Collect records. • Describe the problem. • Return to the point of purchase. • Keep trying.
OBJECTIVE 14	1, 3, 7, 9, 10
OBJECTIVE 15	Refer to answers to Assignment Sheet 1.
OBJECTIVE 16	Refer to answers to Assignment Sheet 2.
OBJECTIVE 17	Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

FAMILY LIFE

D I

INTRODUCTION

Almost everyone has grown up in or been a part of some type of family at one point in his or her life. A family affects the personalities, emotional ties, and socialization of its members. The most unique aspects of the family are its members; every family is different. Family members are not only different from each other, but the family system is ever changing and differing. New family members are born, adopted, and joined by marriage, while other members are lost through divorce and death. This unit will look at the overall picture of family life and how living in a family shapes the lives of its members.

UNIT OBJECTIVE

After completing this unit, the student will be able to identify the qualities associated with family life. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with family life to their correct definitions.
2. Match family structures with their correct descriptions.
3. Distinguish among the stages of the family life cycle.
4. State the functions of families.
5. Discuss factors that affect sibling relationships.
6. Discuss the effects of eliminating sex-role stereotyping in families.
7. Distinguish between the advantages and disadvantages of the dual career family.
8. Distinguish between characteristics of functional and dysfunctional families.
9. Develop a family life cycle chart. (Assignment Sheet 1)
10. Evaluate how families balance work and home life. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks want to be covered in classroom presentations.

- Invite guest speakers to discuss areas of family life.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Ask each student to bring photographs of his or her family members. Prepare a bulletin board displaying the various family structures exhibited.

- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Ask each student to visit with a member of his or her extended family and gather information on his or her family history. Students should write a brief paper explaining an interesting bit of family history or family folklore. Allow class time for students who want to share their family stories with the class.

- After discussing blended families, hand out and discuss *Stepparenting*.

- Be prepared to discuss and answer questions on variant family lifestyles.

Objective 3

- As pointed out in the objective introduction, many families will not follow these general family life cycle trends. Encourage a class discussion on the cycles that various families might follow: separated families, single parent families, couples with no children, etc.

- After reviewing the family life cycle chart, ask each student to complete Assignment Sheet 1 to take a closer look at her or his own family life cycle or the life cycle of another family.

- Invite a representative panel of guest speakers to visit the class and discuss their current positions in the family life cycle. Students who do not have easy access to a situation where they could personally interview someone may take advantage of this opportunity to complete Assignment Sheet 1.

Objective 4

- Review the functions of the family with the class. Encourage class discussion on additional points students feel could be family functions.

Objective 5

- Ask the class to share stories about their sibling relationships. How do blended families deal with the addition of stepsiblings and halfsiblings?

- Discuss the factors that affect sibling relationships.

Objective 6

- Read the following description of Dawn/Don to the class. Neither tell the students how the name is spelled nor give any indication if Dawn/Don is a female or male. After hearing the description, ask each student to write a brief story about Dawn/Don, including the following information: How old is Dawn/Don? Is Dawn/Don male or female? What career is Dawn/Don considering after high school? Ask students to volunteer to read their stories to the class. Lead a class discussion on how sex-role stereotyping came into play in completing this activity.

DAWN'S/DON'S STORY

Dawn/Don is a student at Oklahoma Central High School. Dawn/Don is an excellent basketball player and has been the high point scorer in the district for the past two seasons. Dawn/Don maintains a good grade point average, is active in the Future Homemakers of America, is active in student government, and gets along well with both male and female classmates. Dawn's/Don's hobbies include skiing, bicycle riding and repair, writing poetry, and playing the piano.

- Ask the students to draw pictures or describe characteristics of a doctor, attorney, firefighter, homemaker, teacher, police officer, secretary, and a boss. Lead a class discussion on the sex of the person they identified with each position. If students identify doctors, firefighters, police officers, and bosses as males, they may be stereotyping roles or categorizing males and females without even realizing it.

  NOTE: Teachers may want to provide additional examples.

- Encourage class input as sex-role stereotyping in families is discussed. Lead a class discussion focusing on the realization that sex role stereotyping exists in many families. Is sex-role stereotyping good or bad? Ask for examples of sex-role stereotyping. Are people able to change their stereotyping habits and views?

Objective 7

- Discuss the advantages and disadvantages of being a dual career family.

- Ask the male students what they see as advantages and disadvantages of being the *female* in a dual career family. What do the female students view as advantages and disadvantages of being the *male* in a dual career family? Allow class time for group discussion.

- Hand out and discuss *Home Alone: Working Parents and Child Care.*

- Have students complete Assignment Sheet 2 to evaluate the work and family balance.

- Ask students if they expect to be a part of a dual career marriage. How would they handle the disadvantages of a dual career lifestyle?

Objective 8

- Ask students to brainstorm descriptive words for functional and dysfunctional families. Write their ideas on the board. Discuss the characteristics of functional and dysfunctional families listed in the Information Sheets.
- Hand out and discuss *Strengthening Families* to examine how to build healthy family relationships.
- Be prepared to answer students' questions about various types of dysfunctional families.

  EXAMPLES: Alcoholic; drug abusive; physically, sexually, and emotionally abusive
- Have students investigate a career related to an area of family life and family services.

APPLICATION

Objective 9

- If not completed earlier in the unit, have students complete Assignment Sheet 1 to develop a family life cycle chart.

Objective 10

- Instruct students to complete Assignment Sheet 2 in order to evaluate how families balance work and home life.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- Matthews, Wayne and Elaine Wilson. *Strengthening Families.* Home Economics Fact Sheet No. T-2206. Stillwater Oklahoma: Oklahoma State University Cooperative Extension Service, 1981.
- Wilson, Elaine. *Home Alone: Working Parents and Child Care.* Home Economics Fact Sheet No. T-2343. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1985.
- Wilson, Elaine. *Stepparenting.* Home Economics Fact Sheet No. T-2213. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1984.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

UNIT REFERENCES

- Abendroth, Ruth B. *Changes and Choices.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1986.
- Berger, Kathleen Stassen. *The Developing Person Through the Life Span,* 2nd ed. New York: Worth Publishing, Inc., 1988.
- Duvall, Evelyn Millis. *Marriage and Family Development,* 5th ed. New York: Harper and Row, 1977.
- Field, David. *Family Personalities.* Eugene, Oregon: Harvest House Publishers, 1988.
- "Gender Equity: Human Potential," *Forecast for the Home Economist.* New York: Scholastic, Inc., May/June 1989, pp. 2, 3.
- *Human Development: Indiana Consumer and Homemaking Education Curriculum Guide.* Indianapolis, Indiana: Commission on Vocational and Technical Education, 1988.
- Kaplan, Lisa. *Working with Multiproblem Families.* Lexington, Massachusetts: Lexington Books, 1986.

- Kates, Donna. *Married and Family Life.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1984.

- Leavenworth, Carol et al. *Family Living.* Englewood Cliffs, New Jersey: Prentice-Hall, 1985.

- Ryder, Verdene. *Contemporary Living*, 4th ed. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.

- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Science 466	Identifies	Definitions	
OBJECTIVE 3	Language Arts 136	Comprehends	Information - written	Charts/tables/ graphs
	Science 460	Identifies	Cycles	Biological
OBJECTIVE 4	Science 289	Describes/ Explains	Human/animal	Development
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 5	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Language Arts 134	Comprehends	Information - written	Cause/effect relationships
	Science 289	Describes/ Explains	Human/animal	Development
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 6	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Language Arts 134	Comprehends	Information - written	Cause/effect relationships
	Language Arts 229	Identifies	Information - written	Stereotypes
	Science 289	Describes/ Explains	Human/animal	Development
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation
OBJECTIVE 7	Language Arts 134	Comprehends	Information - written	Cause/effect relationships
	Language Arts 137	Comprehends	Information - written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information - written	Conclusions/ solutions
	Language Arts 214	Identifies	Information - written	
OBJECTIVE 8	Language Arts 134	Comprehends	Information - written	Cause/effect relationships
	Language Arts 137	Comprehends	Information - written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information - written	Conclusions/ solutions
	Language Arts 214	Identifies	Information - written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 9	Language Arts 039	Collects/ Organizes	Information - oral/written	Classifications
	Language Arts 040	Collects/ Organizes	Information - oral/written	Discussions
	Language Arts 045	Collects/ Organizes	Information - oral/written	Personal experiences
	Language Arts 073	Composes/ Edits	Outlines	
	Language Arts 278	Uses	Text resources	
	Science 042	Applies/ Uses	Maps/charts/ tables/graphs	
	Science 369	Describes/ Explains	Organisms	Life cycle
OBJECTIVE 10	Language Arts 043	Collects/ Organizes	Information - oral/written	Observations
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 098	Composes/ Edits	Reports/ essays	Summaries
	Language Arts 171	Evaluates	Information - oral	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	
	Science 289	Describes/ Explains	Human/animal	Development
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation

INFORMATION SHEET

FAMILY LIFE

D I

OBJECTIVE 1

Match terms associated with family life to their correct definitions.

- **Birth order**—A person's place in the family in relation to the ages of siblings
- **Dual career family**—A family in which both the husband and wife agree that each of them will pursue careers outside of the home; two-paycheck family
- **Family**—Unit of intimate, transacting, and interdependent persons who share some values and goals, responsibility for decisions and resources, and have commitment to one another over time

  NOTE: This view promotes the family as a major source of nurturance, protection, renewal, and education for the individual. The definition of a family is as defined by the American Home Economics Association.

- **Family structure**—The makeup of a family unit based on the relationships and construction of the family group
- **Gender equity**—Opportunities for men and women to participate in nontraditional roles with equal treatment and compensation
- **Half sibling**—Brothers and/or sisters that have only one biological parent in common

  NOTE: Many blended families include half siblings.

- **Latch key children**—Children who are regularly left at home without adult supervision before and after school

  NOTE: Children who are left to carry their own house key and "lock-up the house" are most often the children of parents who are employed outside the home.

- **Natural children**—Children who are related by blood to their parents; the biological offspring of a man and a woman
- **Siblings**—Brothers and sisters; people who have the same parents

- **Stepsibling**—A child from a stepparent's former marriage

  NOTE: Stepsiblings are not related by blood.

- **Stepchild**—A child from a spouse's previous relationship

- **Stepparent**—The spouse of a child's remarried parent

  EXAMPLES: Stepfather, stepmother

- **Stereotype**—An opinion that all members of a specific group think and behave in a similar manner

OBJECTIVE 2

Match family structures with their correct descriptions.

The family structure can be defined as the way a family is put together. In today's society there is a lot of diversity in family structures. In each and every type of family there is the opportunity for mutually supportive and loving relationships. Four common structures of families include the following:

- **Extended family**—All generations and relatives who are direct descendants of a person are considered part of an extended family. Today, extended families do not always live together, but the members often pass down the culture and traditions of the family. The extended family can serve as a support system for each of its members. Siblings, parents, cousins, aunts, uncles, grandparents, and great-grandparents make up an extended family.

- **Nuclear family**—A couple who marries and establishes a home of their own becomes a nuclear family. A nuclear family may include dependent natural, adopted, and/or foster children, or the couple may not have any children.

- **Single-parent family**—When one parent lives with his or her children, they live in a single-parent family structure. The single-parent may be divorced, widowed, or never married.

- **Blended family**—When the parent in a single-parent family marries, the relationship forms a blended family. The family will include at least one stepparent and one stepchild, but may include two stepparents and several stepchildren.

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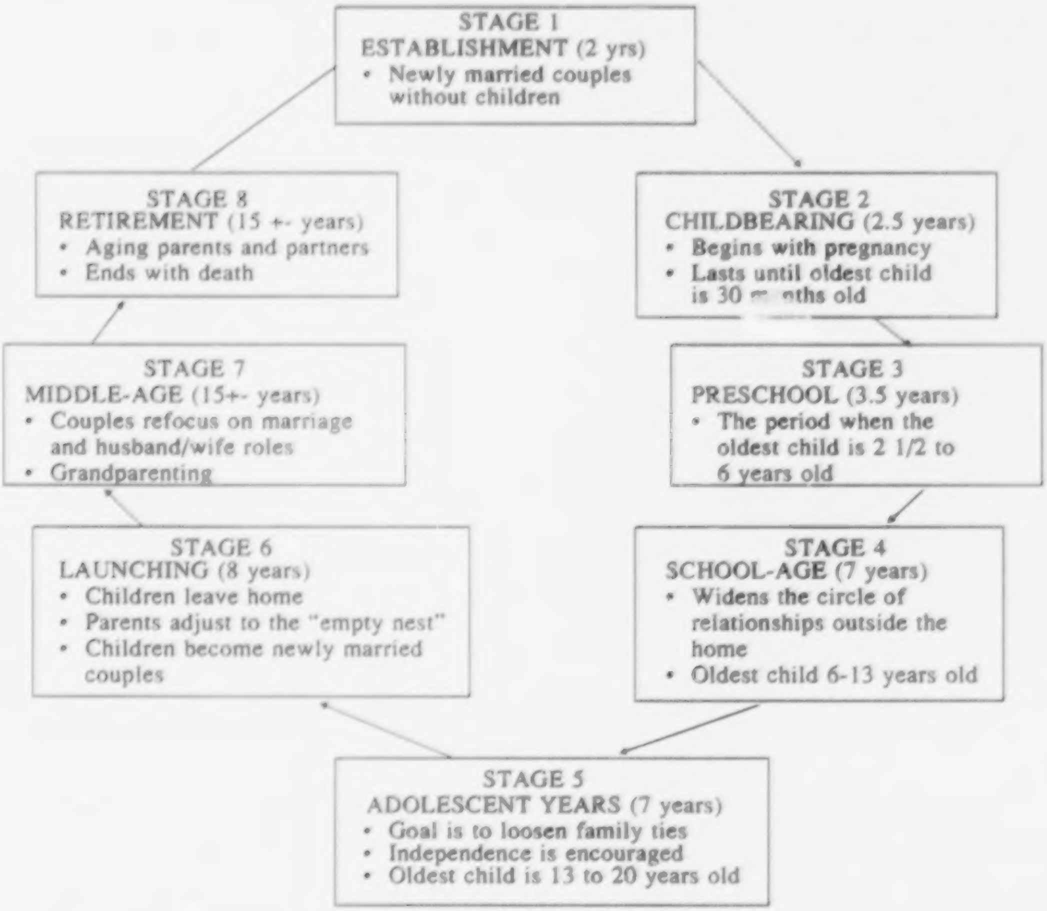
OBJECTIVE 3 **Distinguish among the stages of the family life cycle.**

Research suggests that most families will follow eight fairly predictable patterns of change as they grow and develop. There are variations to this cycle: Families that are separated, divorced, single, remarried, or do not have children will not follow the exact same cycle. In addition, the number and years of spacing the birth of children will affect the possibility that some stages may overlap. However, general family life cycle trends are apparent.

STAGES OF THE FAMILY LIFE CYCLE



STAGE 1
ESTABLISHMENT (2 yrs)
- Newly married couples without children

STAGE 2
CHILDBEARING (2.5 years)
- Begins with pregnancy
- Lasts until oldest child is 30 months old

STAGE 3
PRESCHOOL (3.5 years)
- The period when the oldest child is 2 1/2 to 6 years old

STAGE 4
SCHOOL-AGE (7 years)
- Widens the circle of relationships outside the home
- Oldest child 6-13 years old

STAGE 5
ADOLESCENT YEARS (7 years)
- Goal is to loosen family ties
- Independence is encouraged
- Oldest child is 13 to 20 years old

STAGE 6
LAUNCHING (8 years)
- Children leave home
- Parents adjust to the "empty nest"
- Children become newly married couples

STAGE 7
MIDDLE-AGE (15+- years)
- Couples refocus on marriage and husband/wife roles
- Grandparenting

STAGE 8
RETIREMENT (15 +- years)
- Aging parents and partners
- Ends with death

NOTE: This diagram is based on 55 to 60 years as a couple's total married life span. The years indicated show relative amounts of time the couple can expect to spend in each stage of the family life cycle.

Chart adapted from *Marriage and Family Development*, 5th ed., by Evelyn Millis Duvall. Copyright © 1977 by Harper and Row, Publishers, Inc. Reprinted by permission of the publisher.

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OBJECTIVE 4

State the functions of families.

It is the responsibility of family members to help each other "function" as a family unit. Most types of families serve four major functions:

- **To raise children and accept the challenges and rewards of parenthood.** Whether by natural birth, adoption, stepparenting, or foster parenting, the family functions as the primary child-rearing unit.
- **To provide physical care of individuals.** Parents are responsible to fulfill the basic needs of food, shelter, and clothing for themselves and their children. Families are also responsible to see that the elderly members of the family receive the physical care they need.
- **To receive love, acceptance, understanding, and encouragement from each other.** Emotional support is a function of families to help its members be happy, healthy, and productive.
- **To help children and young people learn about honesty, sharing, and fair play.** Children learn acceptable behaviors by the examples set in their families.

OBJECTIVE 5

Discuss factors that affect sibling relationships.

Siblings socializing with each other is one way children learn about the behaviors that are acceptable in their family. While siblings are shared by the brothers and sisters in a family, no two people have the same set of siblings. Each sibling in a family adds his or her own unique ingredient to the family relationship structure. The way relationships develop between siblings is affected by these factors:

- **Family structure**—Living in an extended family home, a nuclear family unit, a single-parent home, or in a blended family situation will affect the way sibling relationships develop. Stepsiblings and halfsiblings may add new stress to a sibling relationship, or the added family members may be new built-in friends for siblings.
- **Family size**—Small families may provide opportunities for parents to spend individualized time with each child. In larger families, parents may not have as much individual time for every child, which may lead to closer sibling bonds and dependence on each other.

- **Spacing between siblings**—The number of years between the ages of children in a family will affect how siblings relate to one another. Siblings who are close in age may feel a need to compete in various areas. Youngest siblings may feel the push to "keep up" with their older brothers and sisters. Siblings who are more than six years apart may feel like an only child because they lack common interests with their siblings.

- **Sibling gender**—Brothers and sisters are not always treated the same way by their siblings. The way boys and girls interact in the family will affect how their relationships develop.

- **Location of the family home**—Rural children generally have few neighbors to play with. Therefore, it is common for children from rural families to develop close friendships and shared play times with their siblings. Urban children have many neighborhood children to play with and may not rely as heavily on their siblings for shared entertainment.

- **Birth order**—A child's "place" in the family will affect the relationship he or she has with siblings. The way each sibling views and relates with younger and older brothers or sisters is often determined by the order of birth and years difference in age.

OBJECTIVE 6

Discuss the effects of eliminating sex-role stereotyping in families.

In every society and in each family, the roles of males and females are viewed differently. Traditionally, families had set ideas of what were male activities and what were female activities. While some families are still very traditional, today many American families are moving toward a living style with more **gender equity**. It is recognized that boys and girls behave differently, but the roles they are expected to follow are less rigid today. Many parents try to set an example for their children that teaches them **freedom to try different types of behaviors and jobs that are not the traditional sex-roles**.

Gender equity in the family is **directly related to the overall well-being of the family and its members**. By setting examples of men doing traditionally female jobs and women doing traditionally male jobs, families **can maximize the human potential available in its members**. If a serious effort is made to eliminate roles based solely on gender, not only will the well-being of the family be improved, but individual members will not be limiting their potential to grow, learn, and develop.

OBJECTIVE 7

Distinguish between the advantages and disadvantages of the dual career family.

As identified in Objective 6, relaxing sex-roles are opening doors for women and men in the world of work. There is no reason for a woman or man to restrict career choices based on gender alone. Most women and men enter the job market at some point in their lives. Research indicates there is a direct relationship between work satisfaction and family happiness. By taking a closer look at how work and family life are interrelated, it is possible to identify the advantages and disadvantages of the dual career family.

Advantages

- Spouses have the chance to expand their lives and face new challenges.
- Couples allow for individual development of professional identities.
- Family financial pressures are relieved, and the standard of living improves.
- Fathers are more likely to be involved in household tasks and child rearing if the mother is employed outside the home.
- Children learn the importance of each family member contributing to the family household upkeep.
- Children may become more independent.
- Girls relate with the positive image their mother sets and identify with the career possibilities open to women.

Disadvantages

- Child care arrangements have to be made for preschool children.

- Children may return home from school to an empty house until their parents come home from work.

  NOTE: "Latch key children" can either gain independence or develop fears and anxieties from such situations.

- Parents who carry the major load of the household tasks and maintain a work schedule are likely to experience the stresses and strains of an overloaded schedule.

- Child care, transportation, and working wardrobe expenses sometimes cost the family almost as much as one working parent makes.

- Families would benefit if the employed parents had more time and energy to devote to the family.

- Family conflicts can arise when individuals are unable to give 100 percent of their time, energy, and thought into both their career and their family life.

- A spouse who views his or her career as more important than the other spouse's career or the demands of the family can cause stressful situations for the family.

OBJECTIVE 8

Distinguish between characteristics of functional and dysfunctional families.

In order to gain a clear understanding of what is a dysfunctional family, it is important to understand the framework that supports a functional family system. When the functional family becomes impaired, or is unable to function, the family becomes a dysfunctional system. Dysfunctional families may need professional help to restore the family to a functional state.

Characteristics of a functional family

- Serves as strong, positive parental role models, capable of leading the family
- Meets basic needs of the members
- Shares emotional support and caring, loving feelings
- Practices good communication skills, talking, listening, and laughing with each other
- Maintains positive community relations
- Demonstrates family unity and loyalty, with members working together to solve problems
- Respects and values its members and their feelings of worth
- Recognizes and admits its problems and is willing to seek problem-solving help

Characteristics of a dysfunctional family

- Shares little or no positive relations among family members
- Excludes and isolates individual family members
- Demonstrates weak or nonexistent parental role models

  EXAMPLE: Alcoholic and drug abusing parents may abandon their marital and parental duties.

- Demonstrates abusive behaviors that do not respect the worth of family members

  EXAMPLE: Sexual, physical, and emotional abuse demonstrate a lack of respect and value for others.

- Fails to meet basic and emotional needs of family members
- Fails to maintain positive communication among members
- Denies there are problems in the family and is unwilling to seek help

NAME ________________________ SCORE ________

OBJECTIVE 9 **Develop a family life cycle chart.**

DIRECTIONS Identify a family with children that would be interesting to learn more about. The family may be a personal extended family, an aunt's or uncle's family, or a friend's family. To trace the life cycle of the chosen family, answer the following questions based on the information available. Personal interviews, family records or accounts of history, or telephone contacts may be used to obtain the family life cycle information.

1. **ESTABLISHMENT**
    - Male spouse's name ________________________
    - Female spouse's name ________________________
    - Year married ________________________
    - Location of first home ________________________
    - Special family events ________________________
2. **CHILDBEARING**
    - First child's date of birth ________________________
    - Child's name ________________________
    - Total number of children born ________________________
    - Special family events ________________________
3. **PRESCHOOL**
    - Location of home ________________________
    - Historical events during this period ________________________
    - Special family events ________________________

4. **SCHOOL-AGE**

- Year oldest child started school ______________________
- School name and location ____________________________
- Parents' employment status and location _______________
- Special family events _______________________________

5. **ADOLESCENT YEARS**

- Year oldest child turned thirteen ____________________
- Examples of growing independence ___________________
- Special family events _______________________________

6. **LAUNCHING**

- Year first child moved away from home _______________
- Reason for child to move away from home _____________
- Number of children moving into the establishment phase _______________________________
- Special family events _______________________________

7. **POST-PARENTAL**

- Examples of refocused marital roles _________________
- Number of grandchildren ____________________________
- Special family events _______________________________

8. **RETIREMENT**

- Age male spouse retired _____________________________
- Age female spouse retired ___________________________
- Number of grandchildren ____________________________
- Number of great-grandchildren _______________________
- Couple's health status ______________________________

ASSIGNMENT SHEET 2 **FAMILY LIFE** **D I**

NAME ______________________________ SCORE ________

OBJECTIVE 10 **Evaluate how families balance work and home life.**

DIRECTIONS Choose a television program where the family focus is on a dual career family. Watch the program, and notice how the characters solve the problems associated with two working parents. Refer to the advantages and disadvantages of a dual career family stated in Objective 7, and observe which points are reflected in the television family's home.

PROGRAM INFORMATION

Program title: ______________________________________

Main adult characters and their occupations: ________________

____

Number of children in the family: ______________________

EPISODE SUMMARY

1. How would you describe the home atmosphere in the home of the television family? Explain your observation.

   ____

   ____

   ____

   ____

2. How did the characters manage the disadvantages of being a dual career family? Explain your answer.

   ____

   ____

   ____

   ____

3. What were the obvious advantages the family enjoyed by having a two-paycheck income? Explain your answer.

____

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4. In your opinion, did the television family balance work and home life? Explain your answer.

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5. Give three suggestions that might help the television family improve their work and home life balance.

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ASSIGNMENT SHEET 1

Answers will vary. The following is an *example* of how the life cycle chart might be completed.

1. **ESTABLISHMENT**
   - Male spouse's name Julio Rodriguez
   - Female spouse's name Carmine Gonzalez
   - Year married 1950
   - Location of first home Tulsa, Oklahoma
   - Special family events Carmine got a job promotion that moved them to Ponca City, Oklahoma.
2. **CHILDBEARING**
   - First child's date of birth March 2, 1958
   - Child's name Rito Rodriguez
   - Total number of children born 2
   - Special family events The family purchased a new home.
3. **PRESCHOOL**
   - Location of home Ponca City, Oklahoma
   - Historical events during this period President Kennedy was assassinated.
   - Special family events Grandmother and grandfather Gonzalez moved to Ponca City.
4. **SCHOOL-AGE**
   - Year oldest child started school 1964
   - School name and location Ponca City Elementary School
   - Parents' employment status and location Mr. and Mrs. Rodriguez both worked in the education system.

- Special family events In 1968 the family took a summer vacation to Colorado.

5. **ADOLESCENT YEARS**

- Year oldest child turned thirteen 1971
- Examples of growing independence Rito got his driver's license and took on the responsibility of a paper route.
- Special family events Grandfather Rodriguez died in June, 1973.

6. **LAUNCHING**

- Year first child moved away from home 1980
- Reason for child to move away from home Graduated from college.
- Number of children moving into the establishment phase 2
- Special family events Both children married in 1982.

7. **POST-PARENTAL**

- Examples of refocused marital roles Mr. and Mrs. Rodriguez joined a bird watching club together.
- Number of grandchildren 3
- Special family events Mr. and Mrs. Rodriguez traveled the country during the summer of 1987.

8. **RETIREMENT**

- Age male spouse retired 65
- Age female spouse retired 65
- Number of grandchildren 4
- Number of great-grandchildren 0
- Couple's health status Both are still in excellent health.

ASSIGNMENT SHEET 2

PROGRAM INFORMATION

Answers will vary

EPISODE SUMMARY

Answers will vary. Examples of answers might include:

1. - Calm—The children played well together and parents were unhurried.
   - Happy—Family members laughed and smiled often.
   - Chaotic—The house and family were unorganized and appeared stressed.
2. - Excellent child care arrangements had been made.
   - A maid or butler was hired to reduce household chores of the parents.
   - One parent worked at home, which allowed more parent-child interactions.
3. - Bot[illegible]ses were happy with their work situations and had positiv[illegible]lf-esteems.
   - Financially, the family was able to afford a very nice house, clothes, car, etc.
   - Family members learned responsibility by assisting with household duties.
   - Daughter decided to attend college because of the career-minded role model her mother set.
4. - Yes—Family and work seemed balanced. Parents set aside special time to be with the children as well as time for themselves as a couple.
   - No—The home was chaotic when parents were at work and the children were left at home unsupervised.
5. - Hire a housekeeper.
   - Cut down on activities outside of work and family.
   - Look into job sharing or working from the home.

WRITTEN TEST

FAMILY LIFE

D I

NAME ______________________ SCORE ________

OBJECTIVE 1

Match terms associated with family life to their correct definitions. Write the correct letters in the blanks. Definitions are continued on the following page.

____ 1. Brothers and sisters; people who have the same parents

____ 2. A family in which both husband and wife agree that each of them will pursue careers outside of the home; two-paycheck family

____ 3. Opportunities for men and women to participate in nontraditional roles with equal treatment and compensation

____ 4. Children who are regularly left at home without adult supervision before and after school

____ 5. Brothers and/or sisters that have only one biological parent in common

____ 6. Children who are related by blood to their parents; the biological offspring of a man and a woman

____ 7. A child from a spouse's previous relationship

____ 8. A person's place in the family in relation to the ages of siblings

____ 9. Unit of intimate, transacting, and interdependent persons who share some values and goals, responsibility for decisions and resources, and have commitment to one another over time

a. Acquaintance

b. Birth order

c. Blended family

d. Divorce

e. Dual career family

f. Extended family

g. Family

h. Family structure

i. Family tradition

j. Gender equity

k. Half sibling

l. Latch key children

m. Natural children

n. Nuclear family

o. Parents

p. Siblings

q. Stepchild

r. Stepparent

s. Stepsibling

t. Stereotype

___10. An opinion that all members of a specific group think and behave in a similar manner

___11. The spouse of a child's remarried parent

___12. The makeup of a family unit based on the relationships and construction of the family group

___13. A child from a stepparent's former marriage

OBJECTIVE 2

Match family structures with their correct descriptions. Write the correct letters in the blanks. Letters may be used more than once.

____1. A couple who marries and establishes a home of their own

____2. All generations and relatives who are direct descendants of a person

____3. A family with at least one stepparent and one stepchild

____4. Structure that occurs when one parent lives with his or her children

____5. Siblings, parents, cousins, aunts, uncles, grandparents, and great-grandparents

____6. A couple without dependent children

a. Blended family

b. Extended family

c. Nuclear family

d. Single-parent family

OBJECTIVE 3

. **Distinguish among the stages of the family life cycle.** Write the correct letters in the blanks.

____ 1. The oldest child is 6 to 13 years old; widens the circle of relationships outside the home; lasts approximately 7 years

____ 2. Couples refocus on marriage and husband/wife roles; grandparenting; lasts approximately 15 years

____ 3. Newly married couples without children; lasts approximately 2 years

____ 4. Aging parents and partners; lasts approximately 15 years; ends with death

____ 5. Children leave home; parents adjust to the "empty nest;" children become newly married couples; lasts approximately 8 years

____ 6. Begins with pregnancy; last until the oldest child is 30 months old; lasts approximately 2.5 years

____ 7. Goal is to loosen family ties; independence is encouraged; oldest child is 13 to 20 years old; lasts approximately 7 years

____ 8. The period when the oldest child is 2 1/2 to 6 years old; lasts approximately 3.5 years

a. Adolescent years
b. Childbearing
c. Engagement
d. Establishment
e. Extended
f. Kindergarten
g. Launching
h. Maternity
i. Middle-age
j. Paternity
k. Preschool
l. Retirement
m. School-age

OBJECTIVE 4

State the four functions of families.

____

____

____

____

OBJECTIVE 5 Discuss five factors that affect sibling relationships.

OBJECTIVE 6 Discuss the effects of eliminating sex-role stereotyping in families.

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OBJECTIVE 7

Distinguish between the advantages and disadvantages of the dual career family. Write an "A" in the blank if the statement is an advantage of the dual career family or a "D" in the blank if the statement is a disadvantage.

____ 1. Families would benefit if the employed parents had more time and energy to devote to the family.

____ 2. Children may become more independent.

____ 3. Family financial pressures are relieved, and the standard of living improves.

____ 4. Child care arrangements have to be made for preschool children.

____ 5. Spouses have the chance to expand their lives and face new challenges.

____ 6. Fathers are more likely to be involved in household tasks and child rearing if the mother is employed outside the home.

____ 7. Children learn the importance of each family member contributing to the family household upkeep.

____ 8. Family conflicts can arise when individuals are unable to give 100 percent of their time, energy, and thought into both their career and their family life.

____ 9. Girls relate with the positive image their mother sets and identify with the career possibilities open to women.

___ 10. Children may return home from school to an empty house until their parents come home from work.

___ 11. Parents who carry the major load of the household tasks and maintain a work schedule are likely to experience the stresses and strains of an overloaded schedule.

___ 12. Child care, transportation, and working wardrobe expenses can cost the family almost as much as one working parent makes.

___ 13. Couples allow for individual development of professional identities.

___ 14. A spouse who views his or her career as more important than the other spouse's career or the demands of the family can cause stressful situations for the family.

OBJECTIVE 8 **Distinguish between characteristics of functional and dysfunctional families.** Write an "F" in the blank if the statement is a characteristic of a functional family or a "D" in the blank if the statement is a characteristic of a dysfunctional family.

____ 1. Serves as strong, positive parental role models, capable of leading the family

____ 2. Fails to meet basic and emotional needs of family members

____ 3. Fails to maintain positive communication among members

____ 4. Meets basic needs of the members

____ 5. Denies there are problems in the family and is unwilling to seek help

____ 6. Shares emotional support and caring, loving feelings

____ 7. Practices good communication skills, talking, listening, and laughing with each other

____ 8. Maintains positive community relations

____ 9. Shares little or no positive relations among family members

___ 10. Demonstrates family unity and loyalty, with members working together to solve problems

___ 11. Excludes and isolates individual family members

___ 12. Demonstrates weak or nonexistent parental role models

___ 13. Respects and values its members and their feelings of worth

___ 14. Recognizes and admits its problems and is willing to seek problem-solving help

___ 15. Demonstrates abusive behaviors that do not respect the worth of family members

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 9 **Develop a family life cycle chart.** SCORE ________

OBJECTIVE 10 **Evaluate how families balance work and home life.** SCORE ________

WRITTEN TEST ANSWERS

FAMILY LIFE

D I

OBJECTIVE 1

1. p
2. e
3. j
4. l
5. k
6. m
7. q
8. b
9. g
10. t
11. r
12. h
13. s

OBJECTIVE 2

1. c
2. b
3. a
4. d
5. b
6. c

OBJECTIVE 3

1. m
2. i
3. d
4. l
5. g
6. b
7. a
8. k

OBJECTIVE 4

- To raise children and accept the challenges and rewards of parenthood.
- To provide physical care of individuals.
- To receive love, acceptance, understanding, and encouragement from each other.
- To help children and young people learn about honesty, sharing, and fair play.

OBJECTIVE 5

Answer may include any five of the following six answers. Each answer should be followed by a brief description written in the student's own words.

- Family structure
- Family size
- Spacing between siblings
- Sibling gender
- Location of family home
- Birth order

OBJECTIVE 6

Discussion should include the following points:

- Gender equity
- Freedom to try different types of behaviors
- Job opportunities that are non-traditional
- Overall well-being of the family is directly related to gender equity
- Maximizes the human potential available in the family

OBJECTIVE 7

1. D
2. A
3. A
4. D
5. A
6. A
7. A
8. D
9. A
10. D
11. D
12. D
13. A
14. D

OBJECTIVE 8

1. F
2. D
3. D
4. F
5. D
6. F
7. F
8. F
9. D
10. F
11. D
12. D
13. F
14. F
15. D

OBJECTIVE 9 Refer to answers to Assignment Sheet 1.

OBJECTIVE 10 Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

MARRIED AND SINGLE LIFE-STYLES

D II

INTRODUCTION

This unit focuses on two adult living styles—married and single. Most people will experience one or both of these living styles during their adult years. Single people may remain single by choice; they may be waiting to meet their future spouse; they might experience singleness because of divorce or because of the death of a spouse. While marriage may not be suitable for everyone, the majority of people do marry at some time in life. This unit looks at the advantages, disadvantages, and situations experienced by single and married people.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe differences in single and married life-styles. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with married and single life-styles to their correct definitions.
2. List developmental tasks associated with early adulthood and marriage.
3. Discuss general characteristics of people who live single life-styles.
4. List factors that affect the choice of a companion.
5. Distinguish between infatuation and mature love.
6. Distinguish between positive and negative reasons to choose marriage.
7. Define types of mixed marriages.
8. Select from a list purposes of an engagement period.
9. Distinguish among areas of marital counseling.
10. Distinguish between positive and negative reasons for having children.
11. Discuss in writing basic characteristics of parent readiness.
12. List adjustment stages individuals experience after a divorce.

13. Evaluate personal readiness for parenthood.
    (Assignment Sheet 1)
14. Compare life-styles of married and single people.
    (Assignment Sheet 2)
15. Explain how married and single life-styles influence work.
    (Assignment Sheet 3)

MARRIED AND SINGLE LIFE-STYLES

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss married life and single life.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Display a bulletin board titled "Do Your Life Choices Balance Your Needs?" On the bulletin board place a model of a balance scale made from poster board. On brightly colored shapes of paper, write words such as "Independence," "Privacy," "Freedom," and "Companionship." Add other words the class thinks of that represent values and needs. Place these on the pan on one side of the balance scale. On the other side of the scale, place pictures that depict couples and singles with different life-styles and sharing various types of relationships.
- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Discuss developmental tasks associated with early adulthood and marriage.

Objective 3

- Lead a class discussion on general characteristics of people who live single life-styles.

- Point out that a person may choose the single life for many of his or her adult years and then change to a married life-style.

Objective 4

- Have class members develop their own personal lists of traits they look for in a companion. Ask them to share some of their responses with the class. Incorporate the list of factors presented in the information.

Objective 5

- Have students complete Handout 1, "Love Quiz." Assure students they will not be asked to share their quiz responses.

- Discuss with the class the difference between infatuation and mature love.

- Show videos *How Can I Tell if I'm Really in Love?* and/or *A Test of Love.*

  NOTE: It is strongly suggested teachers preview these videos before presenting either of them to the class. Some portions may not be suitable for all classroom audiences.

- Ask students to generate a list of songs they listen to that express or refer to love. Encourage students to evaluate the meaning of love in these songs and distinguish if they are actually songs about love or infatuation. What messages do these songs send to the listeners?

Objective 6

- Present positive and negative reasons to choose marriage. Ask the class to brainstorm a list of additional reasons people choose to marry. Discuss whether they are good or bad reasons to marry.

  EXAMPLES: Beauty, financial gain, status

- Ask students for their definitions of intimacy. Lead a class discussion based on the question "What is intimacy?"

Objective 7

- Discuss with the class various types of mixed marriages. Encourage discussion on other types of mixed marriages not described in this objective.

  EXAMPLES: Age differences, financial background

- Have students think of television characters that have mixed marriages. Discuss whether these characters are portrayed as having few or many marital conflicts.

Objective 8

- Discuss the purposes of an engagement period.

- Take field trips, or invite guest speakers from the various wedding planning services.

  EXAMPLES: Florist, bridal and tuxedo shop manager, caterer, minister, priest, various clergy representatives

- Point out that planning a wedding should be practical, and the couple should not spend more money than they or their parents can afford.

- Share information about where a marriage license and blood test can be obtained. Explain why a marriage license and blood test are necessary.

Objective 9

- Invite a resource person, such as a marriage counselor, to discuss with the class information he or she shares with couples during premarital counseling.

  NOTE: If a female and a male counselor are available, invite them both to visit the class and discuss premarital counseling.

- Lead a class discussion examining other areas of counseling available.

  EXAMPLES: Family system, one-on-one therapy

Objective 10

- Ask the class members to share ideas on reasons individuals should have or not have children. Write their ideas on the chalkboard or on a flip chart as they are discussed.

- Invite to the class a panel of speakers made up of adults who have children and adults who do not. Ask the panel members to share with the students how they made their decision to remain childless or to become a parent.

Objective 11

- Discuss what it means to be ready for parenthood.
- Ask the students to complete Assignment Sheet 1 to evaluate personal readiness for parenthood.
- Refer to "What Does it Take to be a Good Parent?" to discuss with the class the skills it takes to be a good parent. A parent readiness quiz is included to help facilitate group discussion.

Objective 12

- Discuss divorce and adjustments individuals experience after a divorce.
- Have the class brainstorm and share ideas on what leads to divorce, what are grounds for divorce, and what are alternatives to divorce.
- Visit a divorce court or invite an attorney to speak to the class about divorce laws.

APPLICATION

Objective 13

- If not done earlier in the unit, have students complete Assignment Sheet 1 to determine parent readiness.

Objective 14

- Use Assignment Sheet 2 to have students compare life-styles of married and single people.

Objective 15

- Ask students to complete Assignment Sheet 3 to explain how married and single life-styles influence work.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *How Can I Tell if I'm Really in Love*?

  NOTE: This video is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this video from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order *How Can I Tell if I'm Really in Love?* from ETR Network Publications, P.O. Box 1830, Santa Cruz, California 95061-1830, or by calling 800-321-4407.

- *A Test of Love*

  NOTE: *A Test of Love* is available from Public Films Inc., Houston, Texas, or call 713-880-2604.

Publications

- Bregman, Mark. "What Does it Take to be a Good Parent?" *Choices*, Vol. 5, No. 4. New York: Scholastic Inc., December 1989.
- Buscaglia, Leo. *LOVE*. New York: Fawcett Crest Books, 1972.
- Matthews, Wayne. *Marriage: Your First Year*. Home Economics Fact Sheet Series Nos. T-2216, T-2217, T-2219. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1983.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

Additional Resource

- American Association for Marriage and Family Therapy, 1717 K Street N.W., Washington, D.C. 20006.

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- Ryder, Verdene. *Contemporary Living*, 4th ed. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.
- Sawatzky, Joyce. *Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 3	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 4	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 5	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 6	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 7	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 8	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 10	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 11	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation
OBJECTIVE 12	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation
OBJECTIVE 13	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 14	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Language Arts 098	Composes/ Edits	Reports/ essays	Summaries
	Language Arts 125	Comprehends	Information-oral	Comparisons/ contrasts
	Language Arts 171	Evaluates	Information-oral	Conclusions/ solutions

	SKILL AREA/ CODE	VERB	LINK A	LINK B
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation
OBJECTIVE 15	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation

LOVE QUIZ

Are you romantic or realistic about love? Circle the answer to each question that best reflects your feelings about love.

1 Strongly Agree (SA)-(definitely yes)
2 Mildly Agree (MA)-(I believe so)
3 Undecided (U)-(not sure)
4 Mildly Disagree (MD)-(I don't think so)
5 Strongly Disagree (SD)-(definitely not)

	SA	MA	U	MD	SD
1. One sure sign of being in love is losing interest in everyone else but your partner.	1	2	3	4	5
2. When a couple is truly in love, it does not matter how many interests they have in common since their love for each other will make them want to adjust.	1	2	3	4	5
3. It does not matter if a couple marries after a brief courtship as long as they are sure they are in love.	1	2	3	4	5
4. Love at first sight is probably the deepest and most lasting type of love.	1	2	3	4	5
5. There are probably only one or two people in the world with whom a person can genuinely find love and true happiness.	1	2	3	4	5
6. Regardless of differences in religion or social class, if two people are truly in love, that is reason enough to get married.	1	2	3	4	5
7. The more love one person feels for another, the more likely that person is to feel jealous.	1	2	3	4	5
8. For most people, love comes once in a lifetime.	1	2	3	4	5

	SA	MA	U	MD	SD
9. Anyone who has to sit down and ask themselves a lot of questions about love has not experienced real love.	1	2	3	4	5
10. Popular music usually describes love as it really is.	1	2	3	4	5

To see where you stand, add the numbers you circled and then check your score with the ranges listed below to find your approach to what love really is.

Score

40-50 You are very realistic about love. You are more likely to make decisions with your head rather than be influenced by your heart.

30-40 You are somewhat romantic, but you are more on the realistic side. You will allow yourself to think things through. Reason still outweighs impulse.

20-30 You have some elements of realism, but basically have a romantic approach to love. You are more likely to ask yourself "How do I feel?" than "What do I think?"

10-20 You are a starry-eyed romantic. Your emotions dictate your life. You probably enjoy movie magazines and confession stories more than psychology books on love.

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INFORMATION SHEET

MARRIED AND SINGLE LIFE-STYLES

D II

OBJECTIVE 1

Match terms associated with married and single life-styles to their correct definitions.

- **Divorce**—Legal action that ends a marriage
- **Infatuation**—A strong attraction toward another person based on passion which develops and ends over a short period of time
- **Life-style**—Pattern for living that reflects the attitudes and values of an individual
- **Love**—Deep affection based on a continuous relationship with a growing commitment and regard for the other person
- **Mixed marriage**—A married couple whose individual backgrounds are extremely different

  EXAMPLES: Religion, race, nationality, age, social class, education level
- **Propinquity**—Residences in the same general area

OBJECTIVE 2

List developmental tasks associated with early adulthood and marriage.

Early adulthood generally is the time of life that includes marriage, childbirth, and establishing a new family. Young adults and newly married couples are in a continuous process of learning new tasks during this stage of human development.

NOTE: No one should marry or have children unless he or she really wants to live that type of life-style. Many adults live full and happy lives without marriage or children.

- Selecting a mate
- Learning to live together in an intimate marriage partnership
- Planning for children and starting a family
- Raising and being responsible for children
- Finding, furnishing, and managing a home

- Getting established in a job and finding satisfactory ways to support the family

- Accepting civic responsibility to be concerned for others outside of the family

  EXAMPLES: Involvement in neighborhood programs, community organizations, church activities, political organizations

- Finding a social group and forming new friendships

OBJECTIVE 3

Discuss general characteristics of people who live single life-styles.

For many people, *single* is used to denote a young, not-yet-married person rather than a chosen life-style. In reality, single people may choose to remain single, be divorced or widowed, or may choose to postpone marriage either temporarily or permanently. Characteristics of people who live single life-styles include the following:

- Are free to make their own decisions without consulting a spouse and are solely responsible for the outcomes of these decisions

- May have more time to develop themselves personally

  NOTE: Time devoted to education, reaching career goals, and personal hobbies and interests may be more available to the single person. Single people with children may have less time to devote to themselves than married people with children because they may not have anyone to share the responsibilities of child rearing.

- Are financially dependent on their own buying power

  NOTE: Having the income of only one person may limit one's ability to make major purchases, yet single people without dependents are free to spend their income as they wish.

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OBJECTIVE 4

List factors that affect the choice of a companion.

- **Age**—Generally, people choose companions close to their own age.
- **Education**—In most cases, couples who have about the same amount of education can share and communicate well with each other.
- **Ethnic background**—While society is becoming more mobile, nationality still plays a part in mate choice decisions. Especially in ethnic neighborhoods, chances are that people with similar family origins will marry within their own ethnic group.
- **Goals**—People tend to choose companions who have personal priorities similar to their own. Sharing goals gives the couple common ground to strive to achieve or accomplish.
- **Life-style**—Marriages tend to be more harmonious if life-style choices are similar for both spouses. Sexual preferences, gender roles, desires to have or not have children, and housing arrangements all influence life-style and the choice of a companion.
- **Personality traits**—It is common for couples to have a balance between their likenesses and their differences. Just as having common interests may allow time to share an activity together, opposite qualities in a partner help complement personal needs.
- **Propinquity**—People tend to marry individuals who live in the same general area. This does not necessarily mean people marry their next-door neighbors, but having the opportunity to spend more time together often does affect companion selection.
- **Race**—Generally, there is less social and family conflict when people choose partners from their race.
- **Religion**—People sometimes look for partners with similar religious beliefs and values.
- **Social class**—Individuals are most likely to pair up with someone from a similar social class and family income level.
- **Values**—Individual wants, needs, and beliefs can be complemented and shared by a person who has the same values and means of achieving goals.

OBJECTIVE 5

Distinguish between infatuation and mature love.

Love and infatuation are different kinds of feelings, yet they are often confused with each other. Relationships based on infatuation are less stable and rewarding than are relationships based on love. Consider the following differences:

Infatuation

- Begins quickly and can end just as quickly as it began
- Is possessive and jealous
- Is based on physical attraction
- Overlooks undesirable aspects of the relationship and pretends they do not exist
- Is selfish and concerned with personal satisfaction
- Cannot support a long-term relationship

Love

- Grows over a period of time and develops slowly
- Is trusting and nonpossessive
- Realizes physical attraction is only a portion of the relationship
- Accepts faults of the other person as part of that personality
- Is concerned with the well-being of the other person
- Can support a relationship in good and bad times

OBJECTIVE 6

Distinguish between positive and negative reasons to choose marriage.

Marriage is a basic life-style chosen by the majority of adult Americans. While this life-style is not for everyone, if one chooses marriage, then he or she needs to examine the positive and negative reasons for choosing this life-style.

NOTE: Although the benefits of love, sex, companionship, emotional security, and children can be enjoyed without marriage, marriage does traditionally provide the most socially approved structure for having these experiences.

Positive

- Companionship
- Desire to parent and raise children

  NOTE: Although most people do not marry only to have children, many see children as a valuable part of marriage.

- Emotional security
- Love

Negative

- Escape from an unhappy home situation
- Infatuation
- Premarital pregnancy
- Rebellion
- Social pressure

OBJECTIVE 7 **Define types of mixed marriages.**

Anyone considering a mixed marriage should be aware of the many adjustments he or she will face. Although mixed marriages have potential for problems, many do succeed. If couples have differences that cannot be compromised, they would be wise to realize this before their relationships develop into serious ones.

- **International**—Marriages of people who are from different countries

  NOTE: Many international marriages work, but the couple should realize the risks involved. Partners will have to blend two different life-styles, cultural backgrounds, and philosophies of life. The couple may have conflict when deciding which country to establish as their home.

- **Interracial**—Couples in which each person is identified with a different race

  NOTE: Often the most controversial marriage, couples may feel they do not fit with either family. Couples may face social disapproval, especially if they choose to have children.

- **Interfaith**—Couples in which each person is identified with a different religion

  NOTE: Couples may need to decide which church to attend and raise their children in. They must deal with the fact that their two separate religions play a major role in everyday life.

OBJECTIVE 8

Select from a list purposes of an engagement period.

A successful engagement period usually leads to either a successful marriage or to a broken engagement if the couple realizes the marriage will not work. The purposes of an engagement period include the following:

- Gives the couple time to tell friends and relatives about their marriage plans
- Allows a period of time for making wedding plans
- Allows time for the couple to develop problem-solving patterns and to test the strength of the relationship
- Provides time for premarital counseling
- Allows the couple time to realize their incompatibilities and change their minds about marriage if necessary

  NOTE: A broken engagement is a sign of successfully realizing severe incompatibilities and is *not* a sign of failure.

OBJECTIVE 9

Distinguish among areas of marital counseling.

A marriage counselor can help a couple take a fresh, new look at their relationship by helping them open lines of communication. Counselors do not tell clients what to do, but try to help them develop their own solutions. Marriage counseling is most beneficial when both partners want to seek the help of a professional and are willing to talk and listen to each other.

NOTE: While marital counseling is most beneficial when both partners want to seek professional assistance, when one partner refuses to talk to a third party, the second may go for help anyway. Seeking help is a sensible way for individuals to invest in developing a healthier relationship.

Pre-marriage counseling

- Provides a chance for couples to examine the expectations they have for their spouse and their marriage before they are married
- Assists couples in solving problems and concerns before marriage
- Can help couples develop new communication skills

Preventive counseling

NOTE: Preventive counseling, sometimes referred to as marriage-enrichment programs, are often church- or school-sponsored sessions designed to make good marriages even better.

- Takes place after couples are married and *before* problems are identified
- Is designed to improve stable relationships
- Is often conducted in sessions with other couples
- May focus on improving the quality of marriage in general

Remedial counseling

- Takes place after couples are married and after concerns or issues have arisen
- Assists couples in solving their marital problems

Crisis counseling

- Usually is associated with negative or unpleasant events such as sickness, accident, or job loss
- Takes place after an event or condition causes major, unexpected changes in the life of one or several persons
- Helps the individual or individuals seek ways to relieve or cope with the causes of current difficulties

Divorce counseling

- Serves as a coping resource to help individuals manage the emotional and social challenges associated with ending a marriage

- Provides information to reassure the person that the feelings, experiences, and difficulties being encountered are typical of such situations

  NOTE: Individuals may be referred to support groups in which they may talk to others in similar situations.

OBJECTIVE 10

Distinguish between positive and negative reasons for having children.

Everyone has his or her own reasons behind the desire and decision to become a parent or to remain childless. However, some reasons are better than others. Consider the following positive and negative reasons to become a parent.

Positive reasons to consider becoming a parent

- To add to an already strong and loving relationship
- To fulfill a desire to love, nurture, and guide another person
- To experience the special bond parents and their children share
- To fulfill a sincere desire to become a parent

Negative reasons to become a parent

- To solve marital problems
- To provide grandchildren for the couple's parents
- To make a person or couple feel "needed" and important
- To fulfill social pressures to become a parent

OBJECTIVE 11

Discuss in writing basic characteristics of parent readiness.

Becoming a parent is a lifelong commitment that is best undertaken by well-prepared individuals. There are several considerations for determining the readiness of individuals and couples to become parents.

- **Emotional**—Both individuals in the relationship need to honestly want a baby and be emotionally prepared for the commitment to parenthood. Parenthood comes with stresses and demands that require emotional maturity.

- **Financial**—Having a child is an expensive commitment to make. Besides the obvious direct costs of doctors, hospitals, and infant-care items, there is the indirect cost of potential income lost if a parent leaves his or her job to raise the child.

- **Intellectual**—Having basic child development knowledge will help prepare parents to have realistic expectations of their child during the various stages of development. Parents should also be intellectually aware of the responsibilities and commitments of parenting.

- **Physical**—While puberty marks the stage of development when the body can physically produce offspring, it is most desirable for the female to be between 20 and 35 years of age. This is the age span that is most likely to ensure a successful pregnancy and healthy child.

  NOTE: The health of the child depends a great deal on the overall health of the parents. The mother's health, exercise, and nutrition during adolescence and her developing years is particularly important and directly relates to the health of her babies.

- **Social**—Children change the life-style of couples as they move into their new roles of parents. Parents' needs become second to the needs of a baby. Time for peers and social activities may be limited by the schedule of the new family member.

OBJECTIVE 12

List adjustment stages individuals experience after a divorce.

For various reasons, marriages do not always work out to the satisfaction of both partners. When a couple chooses to end a marital relationship, they will be faced with new challenges and adjustments. Specific behaviors will vary from person to person, but almost everyone who goes through a divorce will experience predictable stages.

NOTE: The adjustment stages are not necessarily dealt with in order, and each stage may or may not be completely resolved.

- **Shock and disorganization**—This period of time is when a person seems to go through the motions of daily life with a feeling of numbness.

- **Denial of the reality of a divorce**—This is a temporary stage which acts as an emotional "shock absorber" to help the divorcing person gradually accept bits and pieces of reality.

- **Anger**—Intense feelings of anger toward the person who is gone are experienced and expressed.

- **Loneliness**—Feelings of loneliness refer to a void that usually can be overcome with time when the person realizes that he or she can be alone without necessarily being lonely.

- **Guilt and shame**—Feelings of guilt and shame may develop during a period when the individual blames himself or herself for the failure of the marriage.

- **Evaluation**—Taking an honest look at the relationship can help the person evaluate what might have gone wrong in the relationship.

- **Acceptance**—A gradual letting go of the relationship and moving on with one's own life is a sign of healthy acceptance.

ASSIGNMENT SHEET 1

MARRIED AND SINGLE LIFE-STYLES D II

NAME ______________________________ SCORE ________

OBJECTIVE 13 **Evaluate personal readiness for parenthood.**

INTRODUCTION Deciding to become a parent is a decision that will affect the course a person's life will take from that point on. A child will require time, energy, finances, and love. Are *you* ready for the kind of commitment parenthood requires?

DIRECTIONS Write an "X" in the appropriate blank next to the following questions concerning your present attitudes toward children and parenting.

	Yes	No
1. I honestly want to have a baby.	____	____
2. I am emotionally mature enough to handle the stresses of parenthood.	____	____
3. I can financially meet the needs of a baby.	____	____
4. I have a good knowledge of child development.	____	____
5. I am (or my partner is) physically at a good developmental stage to become pregnant.	____	____
6. I am ready to give up time with my friends to be a parent.	____	____
7. I am able to provide the physical protection and care a child needs.	____	____
8. I am able to provide a mentally stimulating home environment for a child.	____	____
9. I can provide the security and love a child needs.	____	____
10. I am willing to accept the responsibility of ensuring the rights of a child.	____	____
11. I am prepared to deal with the difficult stages of child development.	____	____

	Yes	No
12. I am willing to practice positive and fair methods of discipline.	_____	_____
13. If I choose to punish, I am willing to use only mild, nonabusive forms of punishment.	_____	_____
14. I can control my anger and temper well enough to ensure I will not harm or abuse my child.	_____	_____
15. My partner and I both honestly want to be parents.	_____	_____

16. Based on your previous answers, explain why you are/are not ready to be a parent.

17. How would having a baby now affect your future college and career goals? Explain your answer.

18. Should parents discuss child-rearing philosophies before they decide to get pregnant or adopt? Explain why or why not.

19. Do you want to be a parent someday? Explain your answer.

ASSIGNMENT SHEET 2

MARRIED AND SINGLE LIFE-STYLES

NAME ______________________________ SCORE ________

OBJECTIVE 14 **Compare life-styles of married and single people.**

INTRODUCTION Married and single life-styles are both exciting and challenging. However, there are differences in the daily agenda of a married person compared to the agenda of a single person. Take a few minutes to compare the life-styles of married and single people.

DIRECTIONS

Part I

Choose an adult living a single life-style, and ask him or her to respond to the following interview questions. Remember, a single person might be a single mother or father, a young single professional, or an elderly single person. There are many options available for you to interview an unmarried person.

1. How long have you lived a single life-style? ____________
2. Do you have children? ______________________________

   How many and how old are they? ____________________
3. What is your occupation? __________________________
4. What responsibilities do you have that are work related and also affect your personal and family life?

   EXAMPLES: Taking children to day care before going to work, having a vehicle serviced to provide dependable transportation to work, etc.

   ____

   ____

   ____

   ____

   ____

5. How many people depend on you each day? List who they are and what they count on you for.

6. Do you feel like there is time in the day for you to spend just on yourself? Explain your answer.

7. Have you taken any educational or recreational classes for personal enjoyment in the past year? Explain your answer.

8. What are the advantages of being single?

9. What are the disadvantages of being single?

10. What advice do you have for young people concerning single life?

Part II

Choose an adult living a married life-style and ask him or her to respond to the following interview questions. Remember, a married person might be a parent in a two-career family, a parent in a one-earner family, a married person with no children, or a remarried adult. There are many options available for you to interview a married person.

1. How long have you been married? ______________________
2. Do you have children? ______________________

   How many and how old are they? ______________________
3. What is your occupation? ______________________
4. What responsibilities do you have that are work related and also affect your personal and family life?

   EXAMPLES: Taking children to day care before going to work, having a vehicle serviced to provide dependable transportation to work, etc.

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5. How many people depend on you each day? List who they are and what they depend on you for.

____
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6. Do you feel like there is time in the day for you to spend just on yourself? Explain your answer.

____
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7. Have you taken any educational or recreational classes for personal enjoyment in the past year? Explain your answer.

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8. What are the advantages of being married?

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9. What are the disadvantages of being married?

10. What advice do you have for young people concerning married life?

Part III

Answer the following questions based on your interview experiences.

1. What did you find that married and single life-styles have in common?

2. What did you find was one of the major differences in married and single life-styles?

3. Write a summary of what you discovered about married and single life that you did not know before the interviews.

ASSIGNMENT SHEET 3

MARRIED AND SINGLE LIFE-STYLES

D II

NAME ______________________________ SCORE _______

OBJECTIVE 15 **Explain how married and single life-styles influence work.**

INTRODUCTION Most individuals, married or single, will be faced with the responsibility of making at least some (if not all) of the financial income that will support the life-style they choose to live. The question arises: "How do I successfully blend my work life with my family life?"

DIRECTIONS **Part I**

Respond to the following statements concerning career and family life. Write an "X" in the appropriate blank to the right of each statement.

NOTE: There are no wrong answers.

	Agree	Disagree	Unsure
1. Everyone should have a career outside the home.	_____	_____	_____
2. Work is the most important part of life.	_____	_____	_____
3. Men's careers are more important than women's careers.	_____	_____	_____
4. A woman should give up her career when her child is born.	_____	_____	_____
5. All couples should have children.	_____	_____	_____
6. Fathers should contribute as much to parenting as mothers.	_____	_____	_____
7. Husbands and wives should share household chores if both are employed.	_____	_____	_____
8. Mothers and fathers should take turns staying home with a sick child.	_____	_____	_____
9. Women with careers that involve travel should not have children.	_____	_____	_____

	Agree	Disagree	Unsure
10. School-age children should help with family household responsibilities.	_____	_____	_____
11. Elementary school children should not be left at home alone after school.	_____	_____	_____
12. Fathers can take care of infants as well as mothers can.	_____	_____	_____
13. Career promotions should be more important than family planning.	_____	_____	_____
14. Men and women have different and separate roles in the home.	_____	_____	_____
15. Men and women have different and separate roles in the workplace.	_____	_____	_____
16. It is all right for a husband to stay home with children while the wife is employed.	_____	_____	_____
17. A homemaker's job is not very important.	_____	_____	_____
18. Companies should offer benefits that help parents balance work and family roles.	_____	_____	_____
19. It is more important to be right than to get along with others.	_____	_____	_____
20. One should only do good work if he or she will get noticed.	_____	_____	_____

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Part II

Based on the information presented in this unit and your own evaluation of blending employment with family life, answer the following questions. Explain each answer.

1. Identify at least one general problem caused by the dual role of managing work and family life.

2. Identify at least one possible solution for managing the dual role of work and family.

3. Identify at least one special problem single people might experience in managing work and family.

4. Identify at least one special problem married people might experience in managing work and family.

____

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5. Identify at least one advantage single people might have in managing work and family.

____

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____

6. Identify at least one advantage married people might have in managing work and family.

____

____

____

____

____

____

____

ASSIGNMENT SHEET 1

1-15. There are no wrong answers, but all statements should have an indication of yes or no.

16. Student should base the answer on previous responses. A majority of "yes" answers may lead the student to indicate he or she is ready for parenthood. The yes answers would need to be expanded on and "no" answers need to be explained. A majority of "no" answers may lead the student to respond that he or she is not ready for parenthood. The explanation should indicate that the student has thought about parenthood and exhibits knowledge of the responsibilities associated with it.

17. Student answers should include recognition of the facts that a child will have financial, emotional, social, and physical effects on college and career decisions.

18. Parents *should* discuss child-rearing philosophies before they get pregnant or adopt. The student needs to explain and justify his or her opinion.

19. There is no wrong answer. The student is expected to give a response and explain the reasoning behind the answer given.

ASSIGNMENT SHEET 2

Part I and Part II

All answers will vary depending on who the student interviewed. Answers should indicate that an interview was conducted.

Part III

1. Students should base the answer on previous responses. Example answers might include problems making day care arrangements or lack of personal time.
2. Students should base answers on the previous responses. Example answers might include single people having more time for educational advancement or married people having more individuals depending on them for financial support.
3. Individual answers will vary. The student is expected to give an answer and an explanation.

ASSIGNMENT SHEET 3

Part I

1-20. There are no wrong answers, but all statements should have a response indicated.

Part II

1. Answers will vary.

   EXAMPLES:

   - It is hard to give both work and family equal time each day.
   - It is difficult to maintain a high level of energy at home after an eight-hour work day.

2. Answers will vary.

   EXAMPLES:

   - Hire a part-time housekeeper to help with some of the household jobs, or allow more time to spend with the family enjoying group activities.
   - Schedule and plan quality time to spend with the family.

3. Answers will vary.

   EXAMPLES:

   - One salary might not support the material needs or wants an individual has.
   - Employers sometimes expect single people to take on more after-hour work responsibilities than a married person with children.

4. Answers will vary.

   EXAMPLES:

   - More schedules may be needed to manage and coordinate family needs.
   - Parents may need to take time off from work to meet the needs of children.

5. Answers will vary.

   EXAMPLES:

   - Singles can work around their own personal schedules that do not involve dependents.
   - Single people are free to work overtime if they choose without jeopardizing obligations at home.

6. Answers will vary.

   EXAMPLES:

   - A spouse can help share household responsibilities.
   - If both individuals work outside the home, the couple may have more income to support material needs of the family.

WRITTEN TEST

MARRIED AND SINGLE LIFE-STYLES

D II

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with married and single life-styles to their correct definitions. Write the correct letters in the blanks.

____ 1. Legal action that ends a marriage

____ 2. Deep affection based on a continuous relationship with a growing commitment and regard for the other person

____ 3. Residences in the same general area

____ 4. A strong attraction toward another person based on passion which develops and ends over a short period of time

____ 5. A married couple whose individual backgrounds are extremely different

____ 6. Pattern for living that reflects the attitudes and values of an individual

a. Desertion
b. Divorce
c. Emotion
d. Infatuation
e. Life-style
f. Love
g. Marriage license
h. Mixed marriage
i. Open marriage
j. Pairing
k. Propinquity
l. Trial marriage

OBJECTIVE 2

List developmental tasks associated with early adulthood and marriage.

____

____

____

____

____

____

OBJECTIVE 3 **Discuss general characteristics of people who live single life-styles.**

OBJECTIVE 4 **List eight factors that affect the choice of a companion.**

OBJECTIVE 5

Distinguish between infatuation and mature love. Write an "I" in the blank to the left of each statement that describes infatuation or an "L" in the blank if the statement describes mature love.

____ 1. Jack and Lisa met yesterday at the band concert and felt an immediate physical attraction.

____ 2. Wanda does not approve of Ted's heavy drinking habits. She overlooks his drinking because he seems to compliment her more when he has had a drink or two.

____ 3. Travis does not mind when Jane travels to football games with the cheerleading squad. He knows she likes to support the school with her enthusiasm, and he looks forward to hearing her tell about the games.

____ 4. Bonnie has told several friends that the best things about her relationship with John are the gifts he buys her, the places he takes her on dates, and the fact that he picks her up for school every morning in his new sports car.

____ 5. Jerry thinks Carla is pretty, but he is more attracted to her because of her imaginative dreams and goals for the future.

____ 6. Karen is so crazy about Larry that she never lets a night go by without calling him two or three times to check and see what he is doing.

____ 7. David and Holly have dated throughout their junior and senior years of high school. They are happy together and look forward to getting married after they both graduate from college.

____ 8. Mark does not push Jessica into getting physically involved in their relationship. Her happiness and well-being seem as important to Mark as his own.

____ 9. Brian does not pay much attention to details when planning a date. Even though Barbara prefers a well-planned evening, she admits Brian's "free-spirit" personality is a quality that is attractive to her.

____ 10. Jerry lost his job after he and Laurie had been married only four months. Laurie does not want to use her paycheck for household expenses and rent. She is not sure marriage to Jerry is worth the financial expenses it has already cost her.

____ 11. Even though tuition is costly, Paul encourages Tara to go to college and develop her artistic talents.

OBJECTIVE 6

Distinguish between positive and negative reasons to choose marriage. In the blanks provided, write "+" for positive or "–" for negative reasons to choose marriage.

____ 1. John thinks Sherry is the most beautiful girl he has ever dated. He thinks he will ask her to marry him.

____ 2. Tammy's parents do not want her to date Mike, and they are making her life at home miserable. She and Mike are planning to elope so she can get away from her parents.

____ 3. Chris and Judy enjoy their time together and want to become lifelong companions in marriage.

____ 4. Patty is thirty-five years old and has never been married. She is tired of friends and family asking her if she is *ever* going to get married. Patty is beginning to feel desperate to find a husband.

____ 5. Dan and Joan have dated for several years, and their relationship has slowly grown into a deep and meaningful partnership. They are ready to make a marriage commitment to each other.

____ 6. Today Carla found out she is pregnant. Marrying Paul seems like the only option to consider for her future.

____ 7. Marshall knows his parents have high expectations for him to attend college. It would serve them right if he dropped out of school and married his high school sweetheart.

____ 8. Gina and Don both have deep desires to someday parent and raise children. They are excited about the idea of sharing the parenting experience as a married couple.

____ 9. It gives Jack a wonderful sense of emotional security knowing Dawn loves him unconditionally and wants to share the future with him as his wife.

OBJECTIVE 7

Define types of mixed marriages.

International ____

____

____

Interracial ____

____

____

Interfaith ____

____

____

OBJECTIVE 8

Select from the following list purposes of an engagement period. Write an "X" in the blank before each correct answer.

____ 1. Allows time for the couple to develop problem-solving patterns and to test the strength of the relationship

____ 2. Allows a period of time for making wedding plans

____ 3. Allows time for friends and family to buy the couple gifts they request

____ 4. Provides time for premarital counseling

____ 5. Gives the couple time to try out sexual compatibility

____ 6. Gives each partner a "last-chance" to date other people

____ 7. Allows the couple time to realize their incompatibilities and change their minds about marriage if necessary

____ 8. Gives friends time to plan a big bachelor party

____ 9. Gives the couple time to tell friends and relatives about their marriage plans

___ 10. Allows time for the couple to fight without hurting the marriage

OBJECTIVE 9

Distinguish among areas of marital counseling. Write the correct letters in the blanks.

____1. Is designed to improve stable relationships

____2. Assists couples in solving problems and concerns before marriage

____3. Provides a chance for couples to examine the expectations they have for their spouse and their marriage before they are married

____4. Usually is associated with negative or unpleasant events such as sickness, accident, or job loss

____5. Takes place after couples are married and *before* problems are identified

____6. Serves as a coping resource to help individuals manage the emotional and social challenges associated with ending a marriage

____7. Assists couples in solving their marital problems

____8. Is often conducted in sessions with other couples

____9. Takes place after an event or condition causes major, unexpected changes in the life of one or several persons

____10. Can help couples develop new communication skills

____11. May focus on improving the quality of marriage in general

____12. Provides information to reassure the person that the feelings, experiences, and difficulties being encountered are typical of such situations

a. Pre-marriage counseling
b. Preventive counseling
c. Remedial counseling
d. Crisis counseling
e. Divorce counseling

___ 13. Takes place after couples are married and after concerns or issues have arisen

___ 14. Helps the individual or individuals seek ways to relieve or cope with the causes of current difficulties

OBJECTIVE 10

Distinguish between positive and negative reasons for having children. Write "P" in the blank before each positive reason and an "N" in the blank before each negative reason.

____ 1. Many of Margaret's friends already have at least one baby. She feels pressure to start having children too.

____ 2. Joe and his wife have a strong and loving relationship. They are ready to add children to their family.

____ 3. The Smiths have been married for three years, and at this point in their relationship, they sincerely want to become parents.

____ 4. Ed knows his parents would be excellent grandparents. He and his wife are beginning to feel pressure to start having children and provide grandchildren for his parents.

____ 5. Jan and Ray have been having marital problems. Jan thinks having a baby would help solve their trouble.

____ 6. Becky and Fred have very good relationships with their parents and feel ready to share that same kind of parent-child bond with a child of their own.

____ 7. George is a very caring man who is ready to fulfill a desire to nurture and guide another person. George and his wife are thinking seriously about adopting a child.

____ 8. Brenda is a young woman who wants to feel "needed" by people. She believes a baby would help fulfill that need.

OBJECTIVE 11 Discuss in writing five basic characteristics of parent readiness.

OBJECTIVE 12 List adjustment stages individuals experience after a divorce.

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 13 Evaluate personal readiness for parenthood. SCORE ________

OBJECTIVE 14 Compare life-styles of married and single people. SCORE ________

OBJECTIVE 15 Explain how married and single life-styles influence work. SCORE ________

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WRITTEN TEST ANSWERS

MARRIED AND SINGLE LIFE-STYLES

D II

OBJECTIVE 1

1. b
2. f
3. k
4. d
5. h
6. e

OBJECTIVE 2

Answers should include the following:

- Selecting a mate
- Learning to live together in an intimate marriage partnership
- Planning for children and starting a family
- Raising and being responsible for children
- Finding, furnishing, and managing a home
- Getting established in a job and finding satisfactory ways to support the family
- Accepting civic responsibility to be concerned for others outside of the family
- Finding a social group and forming new friendships

OBJECTIVE 3

Discussion should include the following:

- Are free to make their own decisions without consulting a spouse and are solely responsible for the outcomes of these decisions
- May have more time to develop themselves personally
- Are financially dependent on their own buying power

OBJECTIVE 4

Answer should include any eight of the following:

- Age
- Education
- Ethnic background

- Goals
- Life-style
- Personality traits
- Propinquity
- Race
- Religion
- Social class
- Values

OBJECTIVE 5

1. I
2. I
3. L
4. I
5. L
6. I
7. L
8. L
9. L
10. I
11. L

OBJECTIVE 6

1. –
2. –
3. +
4. –
5. +
6. –
7. –
8. +
9. +

OBJECTIVE 7

Definitions should include the following:

International—Marriages of people who are from different countries

Interracial—Couples in which each person is identified with a different race

Interfaith—Couples in which each person is identified with a different religion

OBJECTIVE 8

1, 2, 4, 7, 9

OBJECTIVE 9

1. b
2. a
3. a
4. d
5. b
6. e
7. c
8. b
9. d
10. a
11. b
12. e
13. c
14. d

OBJECTIVE 10

1. N
2. P
3. P
4. N
5. N
6. P
7. P
8. N

OBJECTIVE 11

Discussion should include the following:

- **Emotional**—Both individuals in the relationship need to honestly want a baby and be emotionally prepared for the commitment to parenthood. Parenthood comes with stresses and demands that require emotional maturity.
- **Financial**—Having a child is an expensive commitment to make. Besides the obvious direct costs of doctors, hospitals, and infant-care items, there is the indirect cost of potential income lost if a parent leaves his or her job to raise the child.
- **Intellectual**—Having basic child development knowledge will help prepare parents to have realistic expectations of their child during the various stages of development. Parents should also be intellectually aware of the responsibilities and commitments of parenting.
- **Physical**—While puberty marks the stage of development when the body can physically produce offspring, it is most desirable for the female to be between 20 and 35 years of age. This is the age span that is most likely to ensure a successful pregnancy and a healthy child.

- **Social**—Children change the life-styles of couples as they move into their new roles of parents. Parents' needs become second to the needs of a baby. Time for peers and social activities may be limited by the schedule of the new family member.

OBJECTIVE 12 List should include the following in any order:

- Shock and disorganization
- Denial of the reality of a divorce
- Anger
- Loneliness
- Guilt and shame
- Evaluation
- Acceptance

OBJECTIVE 13 Refer to answers to Assignment Sheet 1.

OBJECTIVE 14 Refer to answers to Assignment Sheet 2.

OBJECTIVE 15 Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

PREGNANCY AND CHILDBIRTH

D III

INTRODUCTION

The months and weeks before a baby's birth are of vital importance to the developing fetus. Planning for a pregnancy, staying in good health while pregnant, and preparing for childbirth are important responsibilities of the parents-to-be. The information included in this unit will help the student be aware of the importance of preparation for pregnancy, labor, and childbirth.

UNIT OBJECTIVE

After completing this unit, the student should be able to explain human reproduction from contraception, to conception, and through birth. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with pregnancy and childbirth to their correct definitions.
2. Match methods of contraception to their correct descriptions.
3. Select from a list initial symptoms of pregnancy.
4. Select from a list factors that affect healthy prenatal development.
5. List the reasons to seek early medical care during pregnancy.
6. List reasons why good nutrition, rest, and exercise are important during pregnancy.
7. Distinguish between normal discomforts and danger signals of pregnancy.
8. Match the stages of prenatal development to their correct descriptions.
9. Describe prenatal tests available.
10. Name signs of approaching labor.
11. Name in order the three stages of labor and delivery.

12. Describe available delivery methods.

13. Discuss tasks of the male partner throughout the pregnancy.

14. Select from a list guidelines for postnatal care of the new mother.

15. Name parental adjustments after the birth of a baby.

16. List medical techniques available to help couples overcome infertility.

17. List reasons couples choose to adopt children.

18. Determine local parent education classes available. (Assignment Sheet 1)

19. Evaluate delivery options. (Assignment Sheet 2)

20. Calculate the cost of having a baby. (Assignment Sheet 3)

SUGGESTED ACTIVITIES

PREGNANCY AND CHILDBIRTH D III

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to visit the class and discuss pregnancy and childbirth.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Prepare a bulletin board displaying women at different stages of pregnancy. Identify how the woman's body changes from the first month through the ninth month of pregnancy.
- Discuss terms and definitions with the class.

Objective 2

- Discuss with the class available contraceptives and their effectiveness.

  NOTE: The instructor should be aware of the local school administrations position on discussing contraception and use this information only with local school board approval.

- Allow students to use *From the Beginning...Contraception*, a computer software to teach the methods of contraception for males and females.

- Invite a county health nurse, March of Dimes representative, or Planned Parenthood speaker to visit the class and show examples of contraceptive devices and discuss family planning.

- Hand out and discuss *Preventing Pregnancy.*

- Hand out and discuss *Ten Ridiculous Ideas That Will Make a Mother Out of You*, and *Ten Ridiculous Ideas That Will Make a Father Out of You.*

- Be prepared to discuss abortion if the topic is brought up in class. Present only the medical facts, as to not persuade students opinions.

Objective 3

- Lead a class discussion on the initial symptoms of pregnancy.

- Hand out and discuss *Pregnancy: The Months Before Birth.*

- Discuss the importance of having a pregnancy test as soon as pregnancy is suspected. Explain that while there are many home pregnancy test kits on the market, they should **never** be used as a replacement for early medical assistance. Pregnancy should **always** be verified by a physician.

Objective 4

- Ask the class to discuss factors that affect healthy prenatal development.

- Assign groups of students to make brief reports on the specific effects of each factor discussed in this objective.

- Use the *Pregnancy Package* software program which covers pregnancy and prenatal care.

- Refer to Section H, Current Issues, for information on teen pregnancy.

Objective 5

- Invite a health care professional to visit the class and discuss what a woman might expect at her first medical appointment when a pregnancy is suspected. What tests will be run? What questions should she ask?

- Hand out and discuss *Making Choices When You Are Pregnant* for information on the importance of early medical care.

- Allow students the opportunity to use the *Birth Defect Series* computer software to examine the causes, types, and detection of birth defects.

Objective 6

- Discuss with the class why good nutrition, rest, and exercise are important during pregnancy.

- Hand out and discuss *A Good Start: Nutrition During Pregnancy.*

- Have the class view *Pregnant Teens: Taking Care*, a video that offers complete prenatal care information for pregnant teenagers.

- Refer students to Supplement 1 for a food group chart for pregnant women.

Objective 7

- Talk with the class about normal discomfort and danger signals that might accompany pregnancy.

Objective 8

- Lead a class discussion on the stages of prenatal development.

- Share *Life Before Birth* with the class.

- Be prepared to discuss the difference in "trimesters" and the stages of prenatal development.

Objective 9

- Discuss prenatal tests available and when they might be used.

- Ask students to consider what decisions expectant parents would be faced with when they receive prenatal test results.

Objective 10

- Discuss with the class how a woman knows when it is time for her to deliver her baby.

Objective 11

- Discuss with the class the stages of labor and delivery.
- Show *Everyday Miracle: Birth*, *The Miracle of Life*, and/or *A Baby is Born* for visual childbirth information. Teachers should preview the material to be certain the information is appropriate for each particular class of students.

Objective 12

- Discuss delivery methods available. Invite a health care professional to visit the class to elaborate on delivery methods, as well as the various types of discomfort-relieving drugs used.
- Hand out and discuss *Pain Relief During Labor and Delivery.*
- Explain to students that sometimes the fetus will be presented buttocks first, thus leading to the expression "breech birth."
- Show *Having Your Baby: Cesarean Birth* for more information on the C-section delivery process.
- Have the class visit a local hospital birthing room.
- Invite a representative from a local Lamaze or prepared childbirth class to present information on prepared childbirth.
- Be prepared to discuss the midwife option of delivery.

Objective 13

- Discuss with the class the tasks of the male partner throughout the pregnancy.
- View *Young Father: Teenage Love*, a documentary addressing teen fatherhood. This video focuses on the feelings and changing conditions experienced by young fathers.

- Invite a new father and/or teenage father to visit the class, and ask him to share his view of what his tasks have been throughout his partner's pregnancy.

Objective 14

- Discuss the guidelines for postnatal care of the new mother.

Objective 15

- Ask students to discuss parental adjustments after the birth of a baby. How would these adjustments affect the marital relationship?

- Show *Teenage Mothers: Beyond the Baby Shower* to alert students to the realities of being a teenage parent.

Objective 16

- Invite a health care professional to visit the class and discuss medical techniques available for infertile couples.

- Lead a class discussion on multiple births. Explain that multiple births can be defined as more than one infant being born during one delivery. Multiple births result when more than one egg is released from the ovaries in one menstrual cycle, or when more that one individual develops from a single egg. Be prepared to answer questions concerning how identical and fraternal twins develop.

Objective 17

- Invite an adoption agency representative, social worker, adoptive parent, adopted individual, and/or an attorney to visit the class and discuss the adoption process and answer class questions.

- Be prepared to answer questions regarding variant lifestyle adoptions.

- For additional information on current issues in adoption, refer to *Time*, October, 1989.

APPLICATION

Objective 18

- Use Assignment Sheet 1 to give students the opportunity to determine local parent education classes available.

- Provide students with copies of telephone directories, newspapers, and other local resources where they might locate parent education classes available.

- Be prepared to identify local parent education classes available.

Objective 19

- Use Assignment Sheet 2 to give students practice in evaluating delivery options available.

- Identify library resources the students might want to use for their reports.

Objective 20

- Use Assignment Sheet 3 to give students practice in calculating the cost of having a baby. Geographic regions of the United States are as defined by the United States Bureau of the Census.

  NOTE: Teachers may want to order a copy of *The Cost of Maternity Care and Childbirth in the United States.* This publication can be useful to teachers as a supplement to this assignment sheet. Using this publication presents a good opportunity to discuss the importance of health insurance for the mother and the baby.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

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SUGGESTED RESOURCES

Audiovisual Materials

- *A Baby is Born*
- *Everyday Miracle: Birth*
- *Having Your Baby: Cesarean Birth*
- *Pregnant Teens: Taking Care*
- *Teenage Mothers: Beyond the Baby Shower*
- *The Miracle of Life*
- *Young Fathers: Teenage Love*

NOTE: These films and videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may obtain information on ordering *A Baby is Born*, *Pregnant Teens: Taking Care*, and *Teenage Mothers: Beyond the Baby Shower* from Perennial Education, Inc., 930 Pitner Avenue, Evanston, Illinois 60202, phone 800-323-9084. Order *Everyday Miracle: Birth* from Films, Inc., 5547 North Ravenswood, Chicago, Illinois 60640-1199, phone 312-878-2600. *Having Your Baby: Cesarean Birth* is available from Medcom/Trainex, P.O. Box 3225, Garden Grove, California 92642, or by calling 800-472-2479. *The Miracle of Life* may be ordered from ETR Associates, Network Publications, P.O. Box 1830, Santa Cruz, California 95061-1830, or by calling 800-321-4407. *Young Fathers: Teenage Love* is available from New Dimension Films, 85895 Lorane Highway, Eugene, Oregon 97405, phone 503-484-7125.

Computer Software

- *Birth Defects Series*

  NOTE: *Birth Defects Series* is available for purchase from Queue, Inc., 562 Boston Avenue, Bridgeport, Connecticut 06610, or by calling 800-232-2224.

- *From the Beginning...Contraception*

  NOTE: *From the Beginning...Contraception* is available for purchase from Orange Juice Software, 338 South Arch Avenue, New Richmond, Wisconsin 54017, or by calling 715-246-3588.

- *Pregnancy Package*

  NOTE: *Pregnancy Package* is available for purchase from Queue, Inc., 562 Boston Avenue, Bridgeport, Connecticut 06610, or by calling 800-232-2224.

Publications

- *A Good Start: Nutrition During Pregnancy.* Chicago, Illinois: National Live Stock and Meat Board, 1988.

  NOTE: For information on obtaining this publication write the Educational Department, National Live Stock and Meat Board, 444 North Michigan Avenue, Chicago, Illinois 60611.

- *Life Before Birth*, Time-Life, Educational Reprint 27, 1980.

  NOTE: *Life Before Birth* is available from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074-4364. In Oklahoma call 800-522-5810, out-of-state teachers call 800-654-4502.

- *Making Choices When You Are Pregnant.* White Plains, New York: March of Dimes Birth Defects Foundation, n.d.

- *Pain Relief During Labor and Delivery.* Washington, D.C.: The American College of Obstetricians and Gynecologists, 1989.

  NOTE: This publication can be obtained from The American College of Obstetricians and Gynecologists, 409 12th Street, S.W., Washington, D.C. 20024-2188.

- Potter, Cheri. *Ten Ridiculous Ideas That Will Make a Mother Out of You.* New York: Planned Parenthood, 1987.

- Schramm, Charlotte. *Ten Ridiculous Ideas that Will Make a Father Out of You.* New York: Planned Parenthood, 1987.

  NOTE: In Oklahoma contact Planned Parenthood, 619 N.W. 23rd Street, Oklahoma City, Oklahoma 73103, or call 405-525-0344 for more information. To order pamphlets from Planned Parenthood, write Marketing Department, Planned Parenthood Federation of America, Inc., 810 Seventh Avenue, New York, New York 10019, or call 212-541-7800.

- *Time.* New York: Time Inc., October 9, 1989, pgs. 86-95.

UNIT REFERENCES

- Bee, Helen. *The Developing Child,* 5th ed. New York: Harper and Row, Publishers, Inc., 1989.
- Berger, Kathleen Stassen. *The Developing Person Through the Life Span,* 2nd ed. New York: Worth Publishers, Inc., 1988.
- *Birth Control Methods.* Alameda/San Francisco, California: Planned Parenthood, n.d.
- Brisbane, Holly E. *The Developing Child.* Mission Hills, California: Glencoe Publishing Company, 1988.
- Decker, Celia Anita. *Children: The Early Years.* South Holland, Illinois: The Goodheart Willcox Company, Inc., 1988.
- *Family Planning Methods of Contraception: For Healthier Babies When You Want Them.* DHEW Pub. No. (HSA)80-5646. Rockville, Maryland: U.S. Department of Health, Education, and Welfare, Public Health Service, Health Services Administration, Bureau of Community Health Services, 1978.

  NOTE: This publication is available from the Superintendent of Documents, United States Government Printing Office, Washington, D.C. 20402.

- Fulton, Arlene. *Pregnancy: The Months Before Birth.* Home Economics Fact Sheet No. T-2361. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.
- Hardin, Claudia, M.D., Mark Ebert, M.D., and Thomas A. Karns, M.D. *Prenatal Guide.* Stillwater, Oklahoma: Stillwater Women's Clinic, Inc., n.d.

- Knowles, Jon. *Facts About Birth Control.* New York: Planned Parenthood Federation of America, 1989.

- Murphy, Kay and Joseph A. Weber. *Preventing Pregnancy.* Home Economics Fact Sheet No. T-2123. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Riker, Audrey Palm and Charles Riker. *Finding My Way.* Peoria, Illinois: Bennett and McKnight Publishing Company, 1985.

- Ryder, Verdene. *Parents and Their Children.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1985.

- Ryder, Verdene. *Contemporary Living*, 4th ed. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.

- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.

- *The Cost of Maternity Care and Childbirth in the United States.* Washington, D.C.: Health Insurance Association of America, 1989.

  NOTE: This publication may be ordered for a cost by writing the Health Insurance Association of America, P.O. Box 41455, Washington, D.C. 20018.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Science 466	Identifies	Definitions	
OBJECTIVE 3	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 4	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information written	
OBJECTIVE 5	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 6	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 137	Comprehends	Information-written	Comparisons/contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Language Arts 184	Evaluates	Information-written	Conclusions/solutions
	Science 466	Identifies	Definitions	
OBJECTIVE 9	Language Arts 091	Composes/Edits	Reports/essays	Information requests
	Science 298	Describes/Explains	Human/animal	Maintenance/management
OBJECTIVE 10	Science 304	Describes Explains	Human/animal	Reproductive system
OBJECTIVE 11	Language Arts 147	Comprehends	Information-written	Sequence
	Science 304	Describes/Explains	Human/animal	Reproductive system
OBJECTIVE 12	Language Arts 091	Composes/Edits	Reports/essays	Information requests
	Science 304	Describes/Explains	Human/animal	Reproductive system

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 13	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
	Science 366	Describes Explains	Organisms	Adaptation
OBJECTIVE 14	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 15	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
	Science 366	Describes/ Explains	Organisms	Adaptation
OBJECTIVE 16	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
	Science 304	Describes/ Explains	Human/ animal	Reproductive system
OBJECTIVE 17	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 18	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 041	Collects/ Organizes	Information-oral/written	Library resources
	Language Arts 272	Uses	Library resources	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 19	Language Arts 041	Collects/ Organizes	Information-oral/written	Library resources
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 272	Uses	Library resources	
	Language Arts 278	Uses	Text resources	
	Science 304	Describes/ Explains	Human/animal	Reproductive system
OBJECTIVE 20	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 136	Comprehends	Information-written	Charts/tables/ graphs
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 278	Uses	Text resources	
	Mathematics 034	Computes	Addition	Whole numbers
	Mathematics 174	Interprets	Charts/tables/ graphs	
	Science 042	Applies/Uses	Maps/charts/ tables/graphs	

INFORMATION SHEET

PREGNANCY AND CHILDBIRTH

D III

OBJECTIVE 1

Match terms associated with pregnancy and childbirth to their correct definitions.

- **Afterbirth**—Placenta and fetal membranes expelled from the mother's body once the baby has been born
- **Amniotic fluid**—Watery substance that surrounds and protects the developing fetus from injury
- **Conception**—Union of the sperm and ovum
- **Contraceptive**—A device or agent designed to prevent pregnancy
- **Embryo**—Unborn child from the end of the second week until the end of the second month of pregnancy
- **Fertile**—Capable of reproduction
- **Fetus**—Unborn child from the end of the second month to birth
- **Infertility**—Inability to produce offspring
- **Labor**—Muscles of the uterus gradually pushing the baby out of the mother's body
- **Maternity leave**—Time off from a job, taken by a mother, to give birth, recuperate, and care for a new baby
- **Obstetrician**—Doctor specializing in the care of pregnant women and infant delivery
- **Paternity leave**—Time off from a job, taken by a father, to help care for a new baby
- **Placenta**—Mass of small blood vessels embedded in the uterine wall through which the fetus obtains nourishment

  NOTE: The placenta transmits nutrients, oxygen, and antibodies from the mother to the baby and wastes from the baby to the mother. An umbilical cord serves as the connecting link between the placenta and unborn child.

- **Postnatal**—Period of time after delivery

- **Prenatal**—Period of time between fertilization of the egg and birth

- **Rh factor**—Substances present in red blood cells

  NOTE: Most people have a positive Rh factor. If the protein is not present, a person has a negative Rh factor. Problems in pregnancy arise if the mother is Rh negative and the unborn child is Rh positive.

- **Toxemia**—Complication that may occur during pregnancy, causing fluid retention, high blood pressure, and protein in the urine of the mother

  NOTE: Toxemia may be the result of poor prenatal care and poor nutrition, and is most often seen in teenage pregnancies or in pregnancies of women with abnormally low weight gains.

- **Zygote**—Unborn child from conception to the end of the second week

OBJECTIVE 2

Match methods of contraception to their correct descriptions.

Babies deserve and need to be wanted. Family planning means having a baby when a couple is ready and willing to meet the needs of a child. Each couple must decide which birth control methods will best meet their lifestyles.

NOTE: Sexually active women who do not use any method of birth control have a 60 to 80 percent chance of becoming pregnant in the course of one year.

CAUTION: Withdrawal and douching are not reliable methods of preventing pregnancy.

- **Abstinence**—Avoidance of sex entirely; 100 percent effective method of preventing pregnancy

- **Birth control pill**—Oral contraceptives taken by women; pill contains hormones that stop eggs from leaving the ovaries; 98 to 99 percent effective when taken daily and as prescribed by a physician

- **Chemical barriers**—"Spermicide" in the form of special foams, jellies, creams or vaginal suppositories containing chemicals that immobilize and kill sperm when inserted into the vagina before intercourse; 64 to 97 percent effective when used as the only method of birth control

- **Condom**—A rubber sheath which is placed over the penis to keep sperm from entering the vagina; is easily obtained, does not require a prescription, and is an 80 to 97 percent effective means of birth control

  NOTE: When condoms are used in addition to chemical barriers, the effectiveness increases. There is a new kind of condom with chemicals on it that destroy sperm. This may prove to be even more effective. To be effective, each condom should be used only one time. Some condoms may provide some protection against certain sexually transmitted diseases.

  CAUTION: Condoms are not a certain means of preventing the spread of the AIDS virus and reliance on such methods puts a person at risk for exposure to the disease. Abstinence from sexual activity is the only certain means for the prevention of the spread or contraction of the AIDS virus through sexual contact.

- **Contraceptive sponge**—A sponge which is inserted in the vagina before intercourse, covers the cervix to block sperm from entering the uterus, and contains spermicide to help kill sperm; available without a prescription and is 82 to 90 percent effective

- **Diaphragm and Cervical cap**—Temporary barrier that is fitted by a physician and securely covers the cervix to prevent sperm from reaching the egg; 80 to 98 percent effective when used with a spermicide

  NOTE: Diaphragms and cervical caps should be checked to see if they are still the right size after a pregnancy or pelvic surgery. The diaphragm should also be checked to see if it is still the right size after a weight loss of 10 or more pounds.

- **Fertility awareness**—Avoidance of unprotected vaginal intercourse during fertile periods; 75 to 99 percent effective

  NOTE: The woman must know how to determine her fertile period.

- **Intrauterine device (IUD)**—Temporary, prescription method of birth control in which a small plastic device is inserted into the uterus by a physician to prevent conception and/or egg attachment to the uterus; 94 to 99 percent effective

- **Voluntary sterilization**—A one-time procedure that is more than 99 percent effective; vasectomy in males or tubal ligation in females are surgical procedures where ducts carrying sperm or eggs are cut and tied

OBJECTIVE 3 **Select from a list initial symptoms of pregnancy.**

As with any period of growth, changes in a woman's body during pregnancy are to be expected. Many changes begin taking place even before the pregnancy is confirmed by a pregnancy test. Some, none, or all of these symptoms may be experienced by an individual during the first months of pregnancy.

- A missed menstrual period
- Full and tender breasts
- Nausea, or morning sickness

  NOTE: Experienced to some degree by approximately two-thirds of pregnant women, this nauseated feeling usually ends by the third month of pregnancy.

- Fatigue and feeling tired or sleepy even after getting plenty of rest
- Frequent urination

OBJECTIVE 4 **Select from a list factors that affect healthy prenatal development.**

Environmental factors affecting prenatal development include the following:

- Diet and nutrition of the mother
- Diseases or infections the mother is exposed to while pregnant

  NOTE: Tests are available for diseases such as toxoplasmosis (an infection caused by microscopic worms found in raw meat or fecal matter, including dust inhaled while dumping kitty litter) which the mother may be unaware of, but can cause mental retardation, deafness, or blindness in the newborn.

- Substances the mother is exposed to, such as alcohol, tobacco smoke, prescription and non-prescription drugs, caffeine, household cleaning products, prolonged exposure to high temperatures such as a sauna or hot tub, and radiation

NOTE: The unborn child is entirely dependent upon the health and habits of the mother. Environmental exposures during the postnatal period are also a health concern, since some substances can be transferred from the mother to the infant through her breast milk.

Physical factors affecting prenatal development include the following:

- Heredity
- Incompatible Rh blood factors
- Age of the mother

  NOTE: The optimum age for pregnancy is generally between the ages of 20 and 32. The further from this age range the mother is, the higher the frequency of problem pregnancies, miscarriages, and birth defects. Pregnancy during the teen years increases the health risks for both the mother and baby.

OBJECTIVE 5 **List the reasons to seek early medical care during pregnancy.**

Prenatal care is strongly associated with improved pregnancy outcomes. As soon as a woman suspects she might be pregnant, she should make an appointment to visit her family doctor, obstetrician, or county health center.

- **The present health of the mother is determined.** This is an important aspect of seeking early medical care.
- **A solid foundation for the patient-doctor relationship can be created.** The doctor will play a major role in the healthy development and birth of the infant. Parents-to-be need to feel comfortable and confident in their relationship with the doctor.
- **A basis for counseling is provided by the physician.** He or she is there to answer questions, provide support, and refer parents to more help if needed.
- **Hereditary defects or other health problems may be detected early.** The physician reviews the medical history of both parents. A medical history review will help the physician and parents work toward a healthier pregnancy.

OBJECTIVE 6

List reasons why good nutrition, rest, and exercise are important during pregnancy.

Pregnant or not, a well-balanced diet, rest, and exercise are important to good health. Pregnant women have a greater need to keep these health practices in mind: there is a direct relationship between the health of the newborn baby and the health of the mother during pregnancy.

NOTE: The eating, exercise, and rest habits a girl has during her teenage years affects the health of children she may have later in her life.

CAUTION: Pregnant women should always consult and follow the advice of a physician concerning individual nutrition, rest, and exercise needs.

Good nutrition

- Promotes optimum development of the unborn child
- Results in fewer complications during the nine months of pregnancy
- Decreases chances of premature births, unhealthy infants, and birth defects

Exercise

- Is helpful in maintaining muscle tone
- Facilitates correct carriage and posture
- Improves circulation, appetite, and digestion
- Assists the elimination process
- Improves sleep habits
- Helps control weight gain

  NOTE: A pregnant woman should always follow a doctor's advice on appropriate weight gain.

Rest

- Relieves stress on legs and arches
- Reduces swelling
- May help prevent varicose veins

- Helps prevent excessive tiring
- Helps maintain an overall condition of good health

CAUTION: Excessive tiring and poor overall health conditions can lead to premature births.

OBJECTIVE 7

Distinguish between normal discomforts and danger signals of pregnancy.

Normal discomforts during pregnancy should be reported to the doctor at the mother's regular monthly or weekly visits. Unless the discomfort is acute, it usually will not warrant an emergency call to the doctor.

- Back discomfort
- Constipation
- Gas in the stomach or intestines
- Heartburn
- Hemorrhoids
- Leg cramps
- Nausea or morning sickness
- Swollen feet
- Uncontrollable bladder discharge
- Vaginal discharge
- Varicose veins

Danger signals indicate some treatment may be needed to prevent problems from developing. While these symptoms do not necessarily mean there is trouble, they do precede the possibility of a miscarriage, toxemia, or urinary infections. If experiencing any of the following symptoms, the woman should call her doctor immediately.

- Abdominal pain
- Chills/fever
- Dimness or blurred vision

- Exposure to a contagious disease
- Excessive and rapid weight gain
- Painful urination
- Persistent vomiting
- Severe, continuous headache
- Sudden escape of fluid from the vagina
- Swelling of the face and/or fingers
- Vaginal bleeding

OBJECTIVE 8

Match the stages of prenatal development to their correct descriptions.

Prenatal development begins at conception, when the sperm and ovum meet in the fallopian tube. This event marks the beginning of pregnancy.

- **The period of the ovum**—The first stage of development begins with conception and extends through the second week of life. During this time the zygote reaches the uterus, attaches itself to the uterine lining, and begins to grow.
- **The period of the embryo**—The second stage of prenatal development extends from the end of the second week to the end of the second month. During this six-week period the embryo grows rapidly to a length of about one inch. The embryo is surrounded by amniotic fluid that cushions and protects the developing embryo.
- **The period of the fetus**—The third and last stage of prenatal development extends from the end of the second month to birth. Continuous growth and development occur during this period as the fetus prepares for birth.

OBJECTIVE 9

Describe prenatal tests available.

There are many tests which are routinely done to determine how well a pregnancy is progressing. Blood tests can reveal the general health of the mother and whether the mother has been exposed to diseases that might affect the health of the fetus. If a pregnant woman is in a high risk group or if a birth defect is suspected, special prenatal tests can sometimes tell for certain if the health of the fetus is in danger. Three useful prenatal tests physicians may perform include the following:

Amniocentesis

- In the sixteenth week of pregnancy or later, a sample of the amniotic fluid can be drawn with a special needle to test for birth defects or health problems.
- Is commonly used to test for Down's syndrome when the mother is over age 35.
- Amniocentesis can reveal the sex of the fetus and help determine fetal age and health.

Chorionic villi sampling (CVS)

- A catheter is inserted through the vagina into the uterus where samples are taken of tissues encasing the fetus.
- Sampling can be done earlier in the pregnancy than amniocentesis to determine the health status of the fetus.

  NOTE: CVS can be done between the ninth and eleventh weeks of a pregnancy. However, CVS is riskier than amniocentesis in that it causes miscarriages in more cases.

Ultrasound

- Sound waves are used to make a video image of the developing fetus.
- An ultrasound can reveal problems like an abnormally small head or body malformations.
- An ultrasound can be used to guide the needle in amniocentesis, to guide the catheter in CVS, diagnose twins, and/or estimate fetal age.

OBJECTIVE 10

Name signs of approaching labor.

The following occurrences are signals of approaching labor or that labor has begun. One or all signs may occur.

- Amniotic sac or "water" breaks and is followed by a flow of liquid from the vagina
- Contractions, or repeated cramps in the uterus and/or back, gradually becoming stronger and coming at shorter intervals

- "Show" appears, which is a small discharge of blood-tinged mucus from the vagina

OBJECTIVE 11

Name in order the three stages of labor and delivery.

Normal childbirth follows an exact pattern of three stages.

1. **Dilation stage**—During this first stage of labor, the uterine muscles begin to contract, exerting pressure necessary to dilate the cervix. This stage averages twelve hours for first-time mothers.
2. **Expulsion stage**—During the second stage of labor the doctor asks the mother to help push the baby out. As soon as the baby's head emerges, the rest of the body easily follows. This stage lasts from twenty minutes to one hour.
3. **Afterbirth stage**—The placenta is delivered in the third stage of labor.

OBJECTIVE 12

Describe available delivery methods.

Many methods of childbirth are available today. One or more of the following delivery methods may be used.

Cesarean

- During a Cesarean delivery the baby is delivered through a surgical cut in the mother's abdomen and uterus.
- The Cesarean method is used when it is necessary to deliver the baby as soon as possible, or if the doctor determines a vaginal birth could be dangerous to the mother or baby.

Family centered

- The family is affected by the birth of a baby; therefore the family may want to be present for the birth of the new family member.
- Some hospitals have "birthing rooms" where the mother can have the baby in a home-like setting with access to all the medical facilities available in the hospital.
- The father, friends, and/or family members are sometimes allowed to stay with the mother throughout the birth experience.

Leboyer

- The Leboyer method of childbirth focuses on the birth experience of the baby.

- The baby is brought into the world gently, and is placed in a warm bath, surrounded by dim lighting, designed to be like the environment experienced in the womb.

Natural childbirth

- Sometime called "prepared" childbirth, the natural childbirth is carried out with no or very little medication given to the mother.

- Pregnant mothers attend childbirth classes to learn about labor, birth, and relaxation.

- One of the most widely recognized methods of natural childbirth is the Lamaze method. The Lamaze method is based on the theory that the pain of childbirth can be controlled by the woman.

- The father of the child or another close friend or relative of the mother often acts as the "labor coach" and is there to relax and encourage the mother.

Traditional

- The mother is given local or general anesthetics to reduce the discomfort of delivery.

- While anesthetics reduce some of the mother's discomfort, depending on the anesthetics used, they may slow the birth process, cause a sleepy baby, and/or slow the fetal heart rate.

OBJECTIVE 13

Discuss tasks of the male partner throughout the pregnancy.

Even when a baby is planned and parents are mature and excited about the expectation of a baby, the new arrival will require major adjustments to be made in the relationship. The more the male partner knows about and participates in pregnancy related activities, the more the entire family will benefit.

- Look for opportunities to be supportive to the woman throughout the pregnancy.

  NOTE: The physical and emotional changes occurring in the woman's body may make it necessary for her to know that her partner recognizes and cares about her condition.

- Read about pregnancy, infant care, and child development during the pregnancy period.
- Go with the mother-to-be on routine medical examinations. Feel free to discuss personal needs, problems, and questions with the doctor.
- Join a parent education class and/or prepared childbirth class with the mother-to-be.
- Plan time to be together as a couple.
- Share the responsibilities of household tasks.
- Share the responsibility of caregiving after the birth of the child.

  NOTE: If both parents have been working outside the home, the couple needs to decide together what working and child care arrangements will be made when the baby arrives.
- Make arrangements to take vacation time or paternity leave to be with the new mother and baby during the first weeks at home.

OBJECTIVE 14

Select from a list guidelines for postnatal care of the new mother.

The postpartum period is a time for recovery and recuperation from the pregnancy and childbirth experience. The mother will have physical and emotional adjustments to make as she returns to her "normal," pre-pregnancy self. The listed guidelines will help the new mother through her postpartum period and may help or prevent postpartum depression (the "baby blues") experienced by many new parents.

- **Get plenty of rest**—Arrange to have household help for the first few days or weeks after the baby comes home. Rest is a must for the new mother and baby. Mothers who work outside of the home may need to arrange for maternity leave in order to give themselves a recovery and readjustment period after the birth of the baby. Visitors should be limited, except for relatives and close friends who will truly be of help to the new parents.
- **Maintain a nutritious diet**—Eating nutritious foods will help the mother feel well and regain her energy.

  NOTE: Nursing mothers will require extra nutrient sources in their diets.

- **Do simple exercises**—Following her doctor's guidelines and approval, the new mother will want to do simple exercises to help return to her normal size and figure.

- **Seek postnatal medical care**—Postnatal medical care is important to be certain the uterus is returning to normal size and that no unusual problems have developed.

OBJECTIVE 15

Name parental adjustments after the birth of a baby.

The addition of a baby to the family facilitates many changes in the family and household. Parents may experience some or all of the following adjustments with the new addition to the family.

- Adjusting sleeping and eating habits around the schedule of the baby
- Changing time available for friendships
- Adjusting job schedules around the needs of the baby
- Readjusting management of household tasks
- Learning how to relate to each other as parents
- Adjusting to less private and quiet time alone as a couple
- Adjusting to financial demands and readjustments

OBJECTIVE 16

List medical techniques available to help couples overcome infertility.

Infertility is the condition of temporarily or permanently being unable to conceive. Couples who want to have children but are unable to conceive should seek the help and advice of their doctors. Stress, emotional upset, or physical problems can cause infertility.

CAUTION: All of these treatments for infertility require medical assistance, and some may have health risks involved.

- **Counseling or a reduction of stress** may be all that is needed for the couple to be able to conceive.

- **Artificial insemination** is an option for conception where sperm is medically injected into the woman's uterus or fallopian tubes.

- **In vitro fertilization** allows an egg from a woman and the sperm of a man to meet, and the egg is fertilized in a laboratory. The fertilized egg is then implanted into the uterus. These babies are sometimes called "test-tube" babies.

- **Fertility drugs** are powerful synthetic compounds used to trigger activity of the ovaries to release eggs and increase the chances for conception.

  NOTE: Fertility drugs do have drawbacks, one being that there is not an accurate way to determine how much of a fertility drug a particular woman should take. If too little is prescribed, pregnancy will not result. If too much is prescribed, multiple births may result.

OBJECTIVE 17

List reasons couples choose to adopt children.

Adoption can be defined as adults legally obtaining permanent parental rights to raise a child that is not biologically their own. Adoptive families are bound together with the same commitments, legal obligations, and emotional ties as biological families. Adoption is a logical and loving way to give children without homes the love and care they need, and to give couples and single adults the child or children they desire. People choose to adopt children for a wide variety of reasons.

- Infertility
- Hereditary backgrounds that could lead to birth defects
- Concern about over-population
- Desire to provide and share a loving home with a child

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FOOD GROUP CHART FOR PREGNANT WOMEN

	Food Included In This Group Are	Serving Sizes	Daily Recommended Servings	Key Nutrients Supplied
Dairy Products	milk and yogurt cheese (1 oz equals 1 slice or a 1" cube) processed cheese	1 cup 1 1/2 oz 2 oz	4 servings daily in the amounts recommended from a variety of foods within this group (Include lowfat products.)	Calcium Riboflavin Protein
Meats and Meat Alternatives	lean beef, pork, lamb, veal, poultry, fish, liver, and other organ meats eggs peanut butter dry beans and peas	3 oz 1 egg = 1 oz meat 2 Tbs = 1 oz meat 1/2 cup = 1 oz meat	2 to 3 servings daily (total 5-7 ounces of lean meat, fish poultry or meat alternates) in the amounts recommended from a variety of foods within this group	Protein Niacin Iron Thiamin
Fruits	apple, banana, orange, pear grapefruit melon berries fruit juice canned fruit dried fruit	1 piece of fruit 1 half 1 wedge 1/2 cup 3/4 cup 1/2 cup 1/4 cup	2 to 4 servings daily in the amounts recommended from a variety of foods within this group	Vitamin C Vitamin A Fiber
Vegetables	dark-green leafy vegetables deep yelllow vegetables starchy vegetables other vegetables	1 cup 1/2 cup 1/2 cup 1/2 cup	3 to 5 servings daily in the amounts recommended from a variety of foods within this group. (Include all types regularly: use dark-green leafy vegetables several times a week.)	Vitamin A Vitamin C Fiber
Breads, Cereals, and Grains	whole grain, enriched or restored breads hamburger bun or English muffin roll, biscuit, or muffin crackers cooked cereal, rice, or pasta ready-to-eat cereal	1 slice 1 half 1 small 2 lg / 3-4 sm 1/2 cup 1 oz	6 or more servings daily in the amounts recommended from a variety of foods within this group. (Include several servings a day of whole grain products.)	Thiamin Iron Niacin Fiber
Other Foods	butter, margarine, oils, mayonnaise, salad dressings, jams, jellies, soft drinks, desserts, candy, snack foods, and alcohol	Eat only in moderation	No Amount Recommended	This group is a significant source of sugar, alcohol, and fat for which there is no U.S. RDA.

Adapted from U.S.D.A. Home and Garden Bulliten Number 232-1. Used with permission of the National Live Stock and Meat board.

ASSIGNMENT SHEET 1

PREGNANCY AND CHILDBIRTH

NAME ________________________ SCORE ______

OBJECTIVE 18 **Determine local parent education classes available.**

DIRECTIONS Using local telephone directories, newspapers, health clinics, hospitals, obstetricians, and the American Red Cross, determine local parent education classes available. List the name, address, telephone number, and any other important information about each available class.

EXAMPLE: Prepared Childbirth
000 North Street
Yourtown, Oklahoma 00000
Phone: 000-000-0000
Information: Classes are held on Monday nights at 7:00 p.m.

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ASSIGNMENT SHEET 2 | **PREGNANCY AND CHILDBIRTH** | **D III**

NAME ______________________ SCORE ______

OBJECTIVE 19 **Evaluate delivery options.**

DIRECTIONS

Part I

List five delivery options that are available for expectant families.

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________

Part II

Select one of the five identified delivery options. Use available resources to write a report explaining the advantages and disadvantages of that delivery option. Use additional paper if more space is needed to write the evaluation.

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ASSIGNMENT SHEET 3

PREGNANCY AND CHILDBIRTH

D III

NAME ______________________ SCORE ______

OBJECTIVE 20 **Calculate the cost of having a baby.**

DIRECTIONS

Part I

Use Table 1 and Table 2 to determine the statistical average cost of a maternity hospital stay in your area. Answer the following questions.

NOTE: Oklahoma is in the Southern Region of the United States.

Place an "X" in the blank to the right of the cost factors area used.

REGION: ______________________

AREA: Metropolitan ________ Non-metropolitan ________

	Area Cost	
	Usual Delivery	Cesarean Delivery
1. Physicians' fees	______	______
2. Room and Board	______	______
3. Nursery	______	______
4. Labor room	______	______
5. Delivery room	______	______
6. Anesthetic	______	______
7. Other ancillary	______	______
Total cost of delivery including physicians' fees	______	______

Part II

Interview a person who has paid maternity hospital costs. You might interview a new parent, your own parents, or even your grandparents! Ask the following questions and record their answers.

1. In what year was your baby born? ____________________
2. Did you have a usual delivery or cesarean? ______________
3. How much was your attending physician fee? ____________
4. Did you use a birthing room? ____________________
5. Approximately what was the total cost to deliver your baby?

   ____

Comments: ____

____

____

____

____

____

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Table 1

Physicians' Fees in the United States, Weighted Averages, 1989

	Normal delivery		Cesarean delivery	
	Metro	Nonmetro	Metro	Nonmetro
Total US	$1,639	$1,379	$2,345	$1,820
Northeast	2,514	1,705	3,120	1,744
South	1,485	1,397	1,994	1,759
Midwest	1,217	1,111	1,759	2,148
West	1,595	1,425	2,055	1,405
(All areas)	$1,425		$2,053	

Source: HIAA Surgical Prevailing Healthcare Charges System.

Used with permission of the Health Insurance Association of America.

Table 2

Specific Hospital Charges for Maternity Care
by Region, 1989
(Weighted Averages)

	Normal delivery	**Cesarean delivery**
Northeast		
Total	$2,964	$5,826
Room and Board	988	1,891
Labor room	413	*
Delivery room	*	874
Nursery	680	1,395
Anesthetic	148	257
Other ancillary	735	1,409
South		
Total	$2,712	$5,034
Room and Board	518	1,110
Labor room	224	*
Delivery room	*	754
Nursery	747	795
Anesthetic	131	360
Other ancillary	1,092	2,015
Midwest		
Total	$2,657	$4,688
Room and Board	650	1,400
Labor room	365	*
Delivery room	501	859
Nursery	467	874
Anesthetic	96	235
Other ancillary	578	1,320
West		
Total	$2,745	$5,533
Room and Board	712	1,839
Labor room	460	*
Delivery room	561	1,091
Nursery	459	1,105
Anesthetic	59	240
Other ancillary	494	1,258

Source: 1989 HIAA Survey
NOTE: Other ancillary includes laboratory, central supply, pharmacy and other miscellaneous charges. Northeastern region does not include Connecticut hospitals.
*Number of responses insufficient

Used with permission of the Health Insurance Association of America.

ASSIGNMENT SHEET 1

These answers will vary from city to city. Teacher should make themselves aware of the parent education classes available in their school area to determine the students' answers.

ASSIGNMENT SHEET 2

Part I

The five delivery options are (in any order):

- Cesarean
- Family Centered
- Leboyer
- Natural childbirth
- Traditional

Part II

Answers will vary depending on the option chosen by the student and the resources available. The students' reports should show signs of research based information.

ASSIGNMENT SHEET 3

Answers will vary depending on region and area. The answers below are provided as an example for the Southern region.

Part I

REGION: South

AREA: Metropolitan __X__ Non-metropolitan ____

	Area Cost	
	Usual Delivery	**Cesarean Delivery**
1. Physicians' fees	$1,485	$1,994
2. Room and Board	518	1,110
3. Nursery	747	795
4. Labor room	224	–
5. Delivery room	–	754
6. Anesthetic	131	360
7. Other ancillary	1,092	2,015
Total cost of delivery including physicians' fees	$4,197	$7,028

REGION: South

AREA: Metropolitan ____ Non-metropolitan __X__

	Area Cost	
	Usual Delivery	**Cesarean Delivery**
1. Physicians' fees	$1,397	$1,759
2. Room and Board	518	1,110
3. Nursery	747	795
4. Labor room	224	–
5. Delivery room	–	754
6. Anesthetic	131	360
7. Other ancillary	1,092	2,015
Total cost of delivery including physicians' fees	$4,109	$6,793

Part II

Answers will vary depending on the location and date the person interviewed paid maternity hospital costs.

WRITTEN TEST

PREGNANCY AND CHILDBIRTH

D III

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with pregnancy and childbirth to their correct definitions. Write the correct letters in the blanks. Terms and definitions continue on the following page.

____ 1. Muscles of the uterus gradually pushing the baby out of the mother's body

____ 2. Doctor specializing in the care of pregnant women and infant delivery

____ 3. A device or agent designed to prevent pregnancy

____ 4. Placenta and fetal membranes expelled from the mother's body once the baby has been born

____ 5. Time off from a job, taken by a father, to help care for a new baby

____ 6. Watery substance that surrounds and protects the developing fetus from injury

____ 7. Inability to produce offspring

____ 8. Union of the sperm and ovum

____ 9. Capable of reproduction

___ 10. Period of time between fertilization of the egg and birth

___ 11. Mass of small blood vessels embedded in the uterine wall through which the fetus obtains nourishment

___ 12. Substances present in red blood cells

a. Abstinence

b. Afterbirth

c. Amniocentesis

d. Amniotic fluid

e. Anemia

f. Conception

g. Concession

h. Contraceptive

i. Delivery

j. Dilation

k. Embryo

l. Fertile

m. Fetus

n. Infertility

o. In vitro fertilization

p. Labor

q. Maternity leave

r. Obstetrician

s. Paternity leave

___13. Complication that may occur during pregnancy, causing fluid retention, high blood pressure, and protein in the urine of the mother

___14. Time off from a job, taken by a mother, to give birth, recuperate, and care for a new baby

___15. Period of time after delivery

___16. Unborn child from conception to the end of the second week

___17. Unborn child from the end of the second month to birth

___18. Unborn child from the end of the second week until the end of the second month of pregnancy

t. Pediatrician

u. Placenta

v. Postnatal

w. Prenatal

x. Rh factor

y. Therapist

z. Toxemia

aa. Zygote

OBJECTIVE 2

Match methods of contraception to their correct descriptions. Write an "X" in the blank next to each correct description.

1. Abstinence means

____ a. Avoiding unprotected intercourse

____ b. Withdrawing the penis before ejaculation

____ c. Surgically removing reproductive organs

____ d. Avoidance of sex entirely

2. Birth control pills are

____ a. Oral contraceptives taken by women that contain hormones which stop eggs from leaving the ovaries

____ b. Available without a prescription

____ c. Not very effective in preventing pregnancy

____ d. Taken once a week

3. Chemical barriers, such as special foams, jellies, creams, or vaginal suppositories, are

____ a. Applied to the penis before intercourse

____ b. Effective 99 percent of the time

____ c. Chemically designed to immobilize and kill sperm when inserted in the vagina before intercourse

____ d. Inserted into the vagina after intercourse

4. Condoms are

____ a. Difficult to obtain without a prescription

____ b. Effective 50 percent of the time

____ c. Designed to cover the cervix and prevent sperm from reaching the eggs

____ d. Placed over the penis to keep sperm from entering the vagina

5. Contraceptive sponges are designed to

____ a. Be inserted into the vagina after intercourse to absorb the sperm

____ b. Cover the cervix to block sperm from entering the uterus

____ c. Block the penis from entering the vagina

____ d. Be obtained only with a prescription

6. Diaphragms and cervical caps are

____ a. Permanent birth control devices

____ b. Available without a prescription

____ c. Temporary barriers that are fitted by a physician and securely cover the cervix to prevent sperm from reaching the egg

____ d. Inserted by a nurse

7. Fertility awareness means

____ a. Avoidance of unprotected vaginal intercourse during fertile periods

____ b. Pregnancy is prevented by having sex only during fertile periods

____ c. The man must know how to determine the time his body is producing sperm

____ d. The woman should determine if she is fertile after intercourse

8. Intrauterine devices are

____ a. A permanent method of birth control

____ b. Inserted into the uterus by a physician to prevent conception and/or egg attachment to the uterus

____ c. Designed to stop the production of fertile eggs

____ d. Only 75 percent effective

9. Voluntary sterilization is

____ a. A one-time procedure that is more than 99 percent effective

____ b. A procedure that must be repeated every ten years

____ c. Called a tubal ligation in males

____ d. Not available for women in the United States

OBJECTIVE 3 **Select from the following list initial symptoms of pregnancy.** Write an "X" in the blank before each correct answer.

____ 1. Fatigue and feeling tired or sleepy even after getting plenty of rest

____ 2. Frequent urination

____ 3. Nervousness and trembling

____ 4. Nausea, or morning sickness

____ 5. Extreme hunger

____ 6. Sleeplessness

____7. Full and tender breasts

____8. Rapid weight gain

____9. A missed menstrual period

___10. Swollen feet and hands

OBJECTIVE 4

Select from the following list factors that affect healthy prenatal development. Write an "X" in front of each factor that has an affect on the developing fetus.

____1. Substances the mother is exposed to

____2. Marital status of the mother

____3. Diet and nutrition of the mother

____4. Tobacco smoke the mother breathes

____5. Age of the father

____6. Drugs the mother takes

____7. Heredity

____8. The race of the mother

____9. Time of day conception occurred

___10. Age of the mother

___11. Diseases or infections the mother is exposed to while pregnant

___12. Number of children in the family

___13. Incompatible Rh blood factors

OBJECTIVE 5

List the reasons to seek early medical care during pregnancy.

____

____

____

____

____

____

OBJECTIVE 6

List reasons why good nutrition, rest, and exercise are important during pregnancy. Write two reasons for each.

Good nutrition

____

____

Exercise

____

____

Rest

____

____

OBJECTIVE 7

Distinguish between normal discomforts and danger signals of pregnancy. Write an "N" in the space provided in front of normal discomforts of pregnancy or a "D" in front of danger signals the pregnant woman should be aware of.

____ 1. Varicose veins

____ 2. Vaginal bleeding

____ 3. Vaginal discharge

____ 4. Swollen feet

____ 5. Swelling of face and/or fingers

____ 6. Sudden escape of fluid from the vagina

____ 7. Severe, continuous headache

____ 8. Persistent vomiting

____ 9. Nausea or morning sickness

___ 10. Leg cramps

___ 11. Painful urination

___ 12. Hemorrhoids

___ 13. Exposure to a contagious disease

___14. Heartburn

___15. Gas in the stomach or intestines

___16. Dimness or blurred vision

___17. Constipation

___18. Abdominal pain

___19. Chills/fever

___20. Uncontrollable bladder discharge

___21. Back discomfort

___22. Excessive and rapid weight gain

OBJECTIVE 8

Match the stages of prenatal development to their correct descriptions. Write an "X" in the blank next to the correct description.

1. The period of the embryo

    ____a. Lasts until the end of the fourth month of pregnancy

    ____b. Begins with conception and extends through the second week of life

    ____c. Ends with birth

    ____d. Extends from the end of the second week to the end of the second month

2. The period of the fetus

    ____a. Is the third and last stage of prenatal development

    ____b. Is the fourth stage of prenatal development

    ____c. Is the first stage of development

    ____d. Begins at the end of the first month of pregnancy

3. The period of the ovum

____ a. Is the stage the egg remains in prior to conception

____ b. Is the longest stage of development

____ c. Is the stage of development when the zygote reaches the uterus, attaches itself to the uterine lining, and begins to grow

____ d. Extends through the fifth week of life

OBJECTIVE 9 **Describe prenatal tests available.**

Amniocentesis

____

____

____

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____

____

Chorionic villi sampling

____

____

____

____

____

____

____

____

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Ultrasound

OBJECTIVE 10

Name three signs of approaching labor.

OBJECTIVE 11

Name in order the three stages of labor and delivery.

1. ________________
2. ________________
3. ________________

OBJECTIVE 12

Describe available delivery methods.

Cesarean

Family centered

Leboyer

Natural childbirth

Traditional

OBJECTIVE 13 **Discuss tasks of the male partner throughout the pregnancy.**

OBJECTIVE 14

Select from the following list guidelines for postnatal care of the new mother. Write a "T" in front of true answers and write an "F" in front of false answers.

____ 1. Seek postnatal medical care.

____ 2. Stay in bed for the first thirty-six hours.

____ 3. Get plenty of rest.

____ 4. Maintain a nutritious diet.

____ 5. Try to walk several miles a day.

____ 6. Go on a strict diet to lose weight.

____ 7. Avoid bathing for the first week after delivery.

____ 8. Do simple exercises.

OBJECTIVE 15

Name parental adjustments after the birth of a baby.

OBJECTIVE 16

List medical techniques available to help couples overcome infertility.

OBJECTIVE 17 **List three reasons couples choose to adopt children.**

____

____

____

____

____

____

____

____

____

NOTICE The following assignment sheets are not a part of the written test. If these assignment sheets have not been completed, check with the instructor.

OBJECTIVE 18 **Determine local parent education classes available.** SCORE ________

OBJECTIVE 19 **Evaluate delivery options.** SCORE ________

OBJECTIVE 20 **Calculate the cost of having a baby.** SCORE ________

WRITTEN TEST ANSWERS — PREGNANCY AND CHILDBIRTH — D III

OBJECTIVE 1

1. p
2. r
3. h
4. b
5. s
6. d
7. n
8. f
9. l
10. w
11. u
12. x
13. z
14. q
15. v
16. aa
17. m
18. k

OBJECTIVE 2

1. d
2. a
3. c
4. d
5. b
6. c
7. a
8. b
9. a

OBJECTIVE 3

1, 2, 4, 7, 9

OBJECTIVE 4

1, 3, 4, 6, 7, 10, 11, 13

OBJECTIVE 5

List should include the following:

- The present health of the mother is determined.
- A solid foundation for the patient-doctor relationship can be created.
- A basis for counseling is provided by the physician.

- Hereditary defects or other health problems may be detected early.

OBJECTIVE 6

Answers should include any two points from each area:

Good nutrition

- Promotes optimum development of the unborn child
- Results in fewer complications during the nine months of pregnancy
- Decreases chances of premature births, unhealthy infants, and birth defects

Exercise

- Is helpful in maintaining muscle tone
- Facilitates correct carriage and posture
- Improves circulation, appetite, and digestion
- Assists the elimination process
- Improves sleep habits
- Helps control weight gain

Rest

- Relieves stress on legs and arches
- Reduces swelling
- May help prevent varicose veins
- Helps prevent excessive tiring
- Helps maintain an overall condition of good health

OBJECTIVE 7

1. N
2. D
3. N
4. N
5. D
6. D
7. D
8. D
9. N
10. N
11. D
12. N
13. D
14. N
15. N
16. D
17. N
18. D
19. D
20. N
21. N
22. D

OBJECTIVE 8

1. d
2. a
3. c

OBJECTIVE 9

Descriptions should include the following:

Amniocentesis

- In the sixteenth week of pregnancy or later, a sample of the amniotic fluid can be drawn with a special needle to test for birth defects or health problems.
- Is commonly used to test for Down's syndrome when the mother is over age 35.
- Amniocentesis can reveal the sex of the fetus and help determine fetal age and health.

Chorionic villi sampling (CVS)

- A catheter is inserted through the vagina into the uterus where samples are taken of tissues encasing the fetus.
- Sampling can be done earlier in the pregnancy than amniocentesis to determine the health status of the fetus.

Ultrasound

- Sound waves are used to make a video image of the developing fetus.
- An ultrasound can reveal problems like an abnormally small head or body malformations.
- An ultrasound can be used to guide the needle in amniocentesis, to guide the catheter in CVS, diagnose twins, and estimate fetal age.

OBJECTIVE 10

- Amniotic sac or "water" breaks and is followed by a flow of liquid from the vagina
- Contractions, or repeated cramps in the uterus and/or back, gradually become stronger and come at shorter intervals
- "Show" appears, which is a small discharge of blood-tinged mucus from the vagina

OBJECTIVE 11

1. Dilation
2. Expulsion
3. Afterbirth

OBJECTIVE 12

Description should include the following:

Cesarean

- The baby is delivered through a surgical cut in the mother's abdomen and uterus.
- The Cesarean method is used when it is necessary to deliver the baby as soon as possible, or if the doctor determines a vaginal birth could be dangerous to the mother or baby.

Family Centered

- The family is affected by the birth of a baby; therefore the family may want to be present for the birth of the new family member.

- Some hospitals have "birthing rooms" where the mother can have the baby in a home-like setting with access to all the medical facilities available in the hospital.

- The father, friends, and/or family members are sometimes allowed to stay with the mother throughout the birth experience.

Leboyer

- The Leboyer method of childbirth focuses on the birth experience of the baby.

- The baby is brought into the world gently, and is placed in a warm bath, surrounded by dim lighting, designed to be like the environment experiences in the womb.

Natural childbirth

- Sometimes called "prepared" childbirth, the natural childbirth is carried out with none or very little medication given to the mother.

- Pregnant mothers attend childbirth classes to learn about labor, birth, and relaxation.

- One of the most widely recognized methods of natural childbirth is the Lamaze method. The Lamaze method is based on the theory that the pain of childbirth can be controlled by the woman.

- The father of the child or another close friend or relative of the mother often acts as the "labor coach" and is there to relax and encourage the mother.

Traditional

- The mother is given local or general anesthetics to reduce the discomfort of delivery.

- While anesthetics reduce some of the mother's pain, depending on the anesthetics used, they may slow the birth process, cause a sleepy baby, and/or slow the fetal heart rate.

OBJECTIVE 13

Discussion should include the following:

- Look for opportunities to be supportive to the woman throughout the pregnancy.
- Read about pregnancy, infant care, and child development during the pregnancy period.
- Go with the mother-to-be on routine medical examinations. Feel free to discuss personal needs, problems, and questions with the doctor.
- Join a parent education class and/or prepared childbirth class with the mother-to-be.
- Plan time to be together as a couple.
- Share the responsibilities of household tasks.
- Share the responsibility of caregiving after the birth of the child.
- Make arrangements to take vacation time or paternity leave to be with the new mother and baby during the first weeks at home.

OBJECTIVE 14

1. T
2. F
3. T
4. T
5. F
6. F
7. F
8. T

OBJECTIVE 15

- Adjusting sleeping and eating habits around the schedule of the baby
- Changing time available for friendships
- Adjusting job schedules around the needs of the baby
- Readjusting management of household tasks
- Learning how to relate to each other as parents
- Adjusting to less private and quiet time alone as a couple

- Adjusting to financial demands and readjustments

OBJECTIVE 16 List should include the following:

- Counseling or reduction of stress
- Artificial insemination
- In vitro fertilization
- Fertility drugs

OBJECTIVE 17 Answers should include any three of the following:

- Infertility
- Hereditary backgrounds that could lead to birth defects
- Concern about over-population
- Desire to provide and share a loving home with a child

OBJECTIVE 18 Refer to answers to Assignment Sheet 1.

OBJECTIVE 19 Refer to answers to Assignment Sheet 2.

OBJECTIVE 20 Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

INFANT CARE

D IV

INTRODUCTION

Knowing what to expect from a new baby and being prepared to care for the needs of an infant can help make the first couple of days, weeks, and years a wonderful experience for the baby and those who care for him or her. Infants require a lot of love, time, and patience in order to develop to their fullest potential. The information included in this unit will help the student gain a better understanding of how to care for an infant.

UNIT OBJECTIVE

After completing this unit, the student should be able to care for an infant using the skills necessary to promote infant development in a nurturing environment. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with infant care to their correct definitions.
2. Select from a list characteristics of a healthy newborn.
3. List characteristics of premature newborns.
4. Select from a list situations to expect when caring for a newborn.
5. List developmental tasks of infants.
6. Name basic needs of every infant.
7. Distinguish between characteristics of breast feeding and bottle feeding.
8. Distinguish among three diapering options.
9. List safety rules for bathing an infant.
10. Select from a list ways to childproof an environment.
11. Name types of substitute child care.
12. List characteristics of a good child care facility.
13. Compare costs of diapering options. (Assignment Sheet 1)

14. Evaluate the quality and cost of infant or child care services. (Assignment Sheet 2)

15. Complete a worksheet for childproofing an environment. (Assignment Sheet 3)

16. Calculate the cost of raising a child. (Assignment Sheet 4)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss infant development and care.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Ask each student to bring a photograph of someone caring for him or her as an infant. This might be a picture of a parent feeding him or her, a grandparent reading to him or her, or a brother helping him or her dress. Make a bulletin board displaying the photographs. It might be fun to have the students guess who is in each picture.

- Discuss terms and definitions that will be used in this unit.

Objective 2

- Discuss the general characteristics of a healthy newborn.

- Discuss with the class that shortly after delivery the newborn's physical condition is evaluated using a rating system called the Apgar scale. The baby's heart rate, breathing, muscle tone, responsiveness, and color are all evaluated.

- Invite new fathers to visit the class. Ask them to discuss their views of what it is like having a newborn in the family. It might be insightful to invite teenage fathers as well as older fathers to serve as class guest speakers.

- Hand out and discuss *Fathering*.

Objective 3

- Discuss the characteristics of a premature newborn.

- Provide information on teen pregnancy and the increased occurrence of premature births. For more information refer to Section H, Current Issues.

- Hand out and discuss *The Premature Baby*.

- Hand out *Touch-The Language of Love*, and refer to pages 8 and 9 for information on touch and the preterm infant. This publication is available from Johnson and Johnson.

Objective 4

- Discuss with the class situations to expect when caring for a newborn.

- Hand out and discuss *Getting to Know Your Newborn* from Johnson and Johnson.

- Visit a hospital to view the newborn infants. Ask for a hospital representative to discuss the costs of delivering a baby, and what to do with the newborn when he or she goes home.

- Discuss how to take a baby's temperature with a rectal thermometer and an oral thermometer using the underarm method.

Objective 5

- Discuss the developmental task concept and those tasks related to infancy.

- View *Infant Development: A First-Year Guide to Growth and Learning*.

Objective 6

- Discuss the basic needs of infants and how those needs can be met.

- Have groups of students research the costs of setting up a nursery, buying infant clothing, and buying other items infants need.

Objective 7

- Invite a guest speaker from the local La Leche League to discuss the advantages and disadvantages of breast feeding.
- Distribute and discuss *Making the Decision to Breastfeed* and/or *So, You've Decided to Breastfeed.*
- Bring to class examples of nursing bras, breast pumps, formulas, bottles, etc. Ask students to discuss the advantages and disadvantages of both feeding options.

Objective 8

- Bring a variety of cloth and disposable diapers to class. Have students fold cloth diapers and practice diapering dolls with both cloth and disposable diapers. Refer to Supplement 1 for information on folding cloth diapers. Refer to Supplement 2 for information on changing diapers.
- Invite a representative from the Red Cross to visit the class and demonstrate diapering options using a doll as an example.
- Ask students to report the most current information available on the effects of disposable diapers to the environment.

Objective 9

- Discuss how to safely bathe an infant.
- View *Infant Health Care: A First-Year Guide for New Parents.*
- Hand out and discuss *Baby Care Basics* and/or "Baby and the Bath" for additional information on bathing a baby.

Objective 10

- Discuss the importance of childproofing. Ask students why they think the note on bathroom safety was included. Ask for examples of dangers in the bathroom.

  EXAMPLES: Water in the toilet could cause an accidental drowning; items in the trash could be contaminated with dangerous bacteria; chemicals and medications could be accessible.

- Use Handout 1 to lead a class discussion on poisonous plants and childproofing an environment.

- Hand out and discuss *Child Safety in Your Automobile* and/or *Myths and Facts About Child Car Safety.*

- View *CPR and Emergency Choking Procedures for Infants.*

- Invite a representative from the local fire department to visit the class and demonstrate how to stop an infant from choking.

- Invite a panel of new parents and their babies to visit the class. Ask parents if they would be willing to answer class questions on what students have been studying in the infant care unit.

- Point out to students the importance of knowing the local poison control center phone number. Encourage students who work or live with young children to keep this number by the phone. The Oklahoma Poison Control Center phone number is 800-522-4611. Out-of-state teachers should make local poison control center phone numbers available to students.

Objectives 11 and 12

- Invite a representative from the State Department of Human Services or a reputable child care center director to visit the class and discuss what to look for in a good child care facility.

- Hand out *Selecting Child Care* and *Choosing a Day Care Center for Your Child.* Discuss child care options, what to look for in child care, and questions to ask when selecting quality child care.

  NOTE: *Choosing a Day Care Center for Your Child* is available from the Oklahoma Department of Human Services.

- Visit a local child care center.

  NOTE: Refer to *Home Economics I, Home Economics II,* and/or the *Child Care* curriculum guides for more information on infant care.

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APPLICATION

Objective 13

- Use Assignment Sheet 1 to give students an awareness of the importance in comparing the costs of diapering options. Discuss the overall results with the class.

  NOTE: Contact local diaper services to compare their costs to the other diapering options.

Objective 14

- Use Assignment Sheet 2 to have students evaluate the quality and cost of child care services. Lead a class discussion on the findings.

Objective 15

- Use Assignment Sheet 3 to have students complete a worksheet for childproofing an environment. Discuss general safety precautions and worksheet results.

Objective 16

- Have students calculate the cost of raising a child using Assignment Sheet 4. Ask the class members to discuss their findings.
- Invite the local County Extension Service Home Economist to present the "Cost of Raising a Child" program to the class.
- Supplement assignment with *Cost of Raising a Child.*
- Allow students to look in various catalogs and calculate an estimate on how much it costs to get prepared for the new baby.

  EXAMPLES: Baby bed, layette, car seat

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Infant Development: A First-Year Guide to Growth and Learning*
- *Infant Health Care: A First-Year Guide for New Parents*
- *CPR and Emergency Choking Procedures for Infants*

  NOTE: These videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may obtain information on ordering *Infant Development* and *Infant Health Care* videos from Johnson and Johnson, Parenting Video, P.O. Box 45119, Jacksonville, Florida 32232-9916, phone 800-537-2336. *CPR and Emergency Choking Procedures for Infants* can be ordered from Learner Managed Designs, 2201 K West 25th Street, Lawrence, Kansas 66046, phone 913-842-9088.

Publications

- Bundy, Darcie. *Affordable Baby.* Harper-Row, 1985.
- Cassidy, Anne. "Baby and the Bath." *Working Mother*, August 1989.
- *Child Safety in Your Automobile.* Washington, D.C.: U.S. Department of Transportation, National Highway Safety Administration, n.d.

  NOTE: For additional information on this publication or other automotive safety topics, call the National Highway Traffic Safety Administration's toll-free auto safety hotline at 800-424-9393.
- *Choosing a Day Care Center for Your Child.* DHS Publication No. 81-11. Oklahoma City, Oklahoma: Department of Human Services. n.d.

- Eden, Alvin N. *Pampers Parents' Handbook.* New York: Nal Penguin Inc., 1986.

  NOTE: This and other educational materials are available from The Procter and Gamble Company, Cincinnati, Ohio.

- Fulton, Arlene. *Selecting Toys for Children.* Home Economics Fact Sheet No. T-2359. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

- *Getting to Know Your Newborn.* Skillman, New Jersey: Johnson and Johnson, 1978.

- Good, Rosemary and Bernice Kopel. *So, You've Decided to Breastfeed.* Home Economics Fact Sheet No. T-3135. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1983.

- Goodman, Debbie Truitt. *Child Care: Volume I.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1981.

- Hardin, Robert W. and James Marena. *Human Poisoning from Native and Cultivated Plants.* Durham, North Carolina: Duke University Press, 1974.

- *Home Economics I.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Matertials Center, 1989.

- *Home Economics II.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1991.

- *Touch-The Language of Love.* Skillman, New Jersey: Johnson and Johnson, 1988.

- Travnichek, Rebecca and Dottie Goss. *Cost of Raising a Child.* Home Economics Fact Sheet No. T-4107. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Wilson, Elaine. *Parenting Plus Employment Minus Guilt.* Home Economics Fact Sheet No. T-2323. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1983.

- Wilson, Elaine. *Fathering.* Home Economics Fact Sheet No. T-2221. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1984.

- Wilson, Elaine. *Selecting Child Care.* Home Economics Fact Sheet No. T-2322. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1985.

- Wilson, Elaine. *Myths and Facts About Child Car Safety.* Home Economics Fact Sheet No. T-2341. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

- Wilson, Elaine. *School Begins at Birth Series.* Home Economics Fact Sheet No. T-2347 through T-2358. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

Additional Resources

- Gerber Product Company, 445 State Street, Fremont, Michigan 49412

- Johnson and Johnson, Information Center, Skillman, New Jersey 08558, phone 800-526-3967

- La Leche League International, 9616 Minneapolis Avenue, P.O. Box 1209, Franklin Park, Illinois 60131-8209, phone 312-455-7730

- National Highway Traffic Safety Administration, Technical Services Division, Washington, D.C. 20590

- National Safety Council, 444 North Michigan Avenue, Chicago, Illinois 60611

- National Sudden Infant Death Syndrome Clearinghouse, 8201 Greensboro Drive, Suite 600, McLean, Virginia 22102, phone 703-821-8955

- Oklahoma Department of Human Services, DCYS-Licensing, P.O. Box 25352, Oklahoma City, Oklahoma 73125, phone 405-521-3561

UNIT REFERENCES

- The Soap and Detergent Association, 475 Park Avenue South, New York, New York 10016
- *Baby Care Basics.* Skillman, New Jersey: Johnson and Johnson, 1988.
- Berger, Kathleen Stassen. *The Developing Person.* New York: Worth Publishing, Inc., 1980.
- Brisbane, Holly E. *The Developing Child.* Mission Hills, California: Glencoe Publishing Company, 1988.
- Campbell, Robert L. The Procter and Gamble Company, Paper Product Division. Letter enclosed to writer. March 27, 1989.
- *Child Development: Roles, Responsibilities, Resources.* Needham, Massachusetts: Prentice-Hall, Inc., 1990.
- Comfort, Randy Lee and Constance D. Williams. *The Child Care Catalog.* Littleton, Colorado: Libraries Unlimited, Inc., 1985.
- Decker, Celia Anita. *Children: The Early Years.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- *Fact Sheet: What is SIDS?.* McLean, Virginia: U.S. Department of Health and Human Services, National Sudden Infant Death Syndrome Clearinghouse, Bureau of Maternal and Child Health and Resources Development, 1980.
- *Gerber Baby's Book: Helpful Hints about Baby Care.* Fremont Michigan: Gerber Products Company, 1985.
- Good, Rosemary and Bernice Kopel. *Making the Decision to Breastfeed.* Home Economics Fact Sheet No. T-3134. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1983.
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- Kizer, Janey et al. *Parenthood Education.* Frankfort, Kentucky: State Department of Education, 1981.
- Mawhinney, V. Thomas and Corlice J. Petersen. *Child Development: Parenting and Teaching.* Cincinnati, Ohio: South-Western Publishing Co., 1986.
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- *Ride 'em Safely.* Product Number 39936-0000. Chicago. Illinois: National Safety Council, 1986.
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- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- Sears, William. *Growing Together: Parent's Guide to Baby's First Year.* Franklin Park, Illinois: La Leche League International, 1987.
- Smith, Martha et al. *The Premature Baby.* Irvine, California: Tokos Medical Corporation, 1987.
- Stratton, Betty and Elaine Wilson. *Let's Make Toys for Infants.* Home Economics Fact Sheet No. A-2305. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1983.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 3	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 4	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 5	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 6	Science 289	Describes/ Explains	Human/animal	Development

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	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 10	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 11	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 12	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 13	Language Arts 038	Collects/ Organizes	Information-oral/written	
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Mathematics 026	Computes	Addition	Decimals
	Mathematics 039	Computes	Division	Decimals
	Mathematics 065	Computes	Multiplication	Decimals
	Mathematics 227	Solves problems	Fractions/decimals/ ratios/percents	
OBJECTIVE 14	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 043	Collects/ Organizes	Information-oral/written	Observations
	Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
	Language Arts 171	Evaluates	Information-oral	Conclusions/ solutions
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 15	Language Arts 043	Collects/ Organizes	Information-oral/written	Observations
	Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 16	Language Arts 136	Comprehends	Information-written	Charts/tables/ graphs
	Language Arts 034	Computes	Addition	Whole numbers
	Language Arts 073	Computes	Multiplication	Whole numbers
	Mathematics 174	Interprets	Charts/tables/ graphs	
	Science 042	Applies/Uses	Maps/charts/ tables/graphs	

CHILDPROOFING AN ENVIRONMENT

The following information deals with human poisoning from eating or ingesting toxic plants or plant parts. Some of the same may cause dermatitis, especially from the sap.

CAUTION: This is not a complete list of all poisonous plants. Consult the local library or Cooperative Extension Horticulture Specialist for more information.

Aconite
Anemone
Apple
Autumn
Azalea
Baneberry
Beech
Belladonna
Bird-of-Paradise
Bittersweet
Black Locust
Bleeding Heart
Bloodroot
Boxwood
Buckeye
Buckthorn
Burning Bush
Buttercup
Caladium
Cape Jasmine
Caper Spurge
Carolina Jessamine
Castor Bean
Cherry
Chinaberry
Chinese Lantern
Clematis
Corn Cockle
Cypress Spurge
Daphne
Death Camas
Delphinium
Elderberry
Four-o'clock
Foxglove
Glory Lily
Golden Chain
Hercules Club
Holly Berries
Horsechestnut
Horse Nettle
Hyacinth
Hyacinth Bean
Hydrangea
Indian Cherry
Jack-in-the-Pulpit
Jerusalem Cherry
Jessamine
Jetbead
Jimsonweed
Kentucky Coffee Tree
Lantana
Larkspur
Lily-of-the-Valley
Lobelia
Mayapple
Mescal Bean
Milkweeds
Mistletoe
Monkshood
Moonseed
Morning Glory
Mountain Laurel
Mulberry
Mushrooms
Narcissus
Nightshade
Oak (acorns)
Peach
Plum
Poinciana
Poison, Fall
Poison Hemlock
Pokeweed
Potato
Prickly Poppy
Privet
Ranunculus
Rattlebox
Rayless Goldenrod
Rhubarb
Rubber Vine
Sandbox Tree
Snow-on-the-Mountain
Spring Adonis
Spurge
Star-of-Bethlehem
Strawberry Bush
Sweet Pea
Tansy
Tobacco
Tomato
Trumpet
Creeper
Tung Oil Tree
Virginia Creeper
Water Hemlock
Snakeroot, White or Black
Wild Balsam Pear or Bitter Gourd
Wisteria
Yellow Jessamine
Yellow Oleander
Yew

Houseplants:
Amaryllis
Anthurium
Betel Nut Palm
Coonti or Cycads
Crown-of-Thorns
Daffodil
Dieffenbachia or Dumbcane
Glory Lily
Hyacinth
Hydrangea
Jonquil
Narcissus
Oleander
Pencil Tree
Philodendron
Poinsettia
Red Bird Cactus
Yellow Allamanda

INFORMATION SHEET

INFANT CARE

D IV

OBJECTIVE 1

Match terms associated with infant care to their correct definitions.

- **Apnea**—Temporary stoppage of breathing
- **Bonding**—Close attachment formed between parents and the newborn that begins during the first hours after birth and evolves thereafter
- **Childproofing**—Creating a safe environment for young children
- **Colostrum**—Milk produced by the mother's breasts for the first few days after childbirth
- **Developmental tasks**—Skills, attitudes, and knowledge that must be mastered at each stage of development to successfully progress to the next stage
- **Infancy**—Period of child development from birth to 12 months of age
- **Neonate**—A newborn child during the first month of life

  NOTE: "Neo" means new and "natal" means birth.
- **Premature infant**—Infant born at less than thirty-seven weeks of development and/or a body weight of less than 5 1/2 pounds at birth
- **Sudden Infant Death Syndrome (SIDS)**—Unexpected death of an apparently healthy baby

OBJECTIVE 2

Select from a list characteristics of a healthy newborn.

Newborns are often depicted as chubby, rosy-cheeked baby dolls on television and in the movies. While they are beautiful in their own little way, healthy newborn babies are often bruised and look disproportionate.

NOTE: Many infants are born whose physical, mental, or emotional abilities and needs are different from those in this description of a healthy newborn. These newborns require special care at birth and possibly throughout life. Each special situation will have characteristics of its own.

General characteristics of a healthy newborn include the following:

- Wrinkled skin that appears blotchy due to tiny blood vessels broken in the birth process

  NOTE: At birth, newborns have a protective cheese-like covering on their bodies. This covering is called the vernix. The vernix allows the newborn to slide through the birth canal. After birth, the vernix dries quickly and sometimes peels from the newborn's hands and feet.

- Large, distorted head

  NOTE: The head equals about one-fourth of the total body weight and is as big around as the chest. It is often distorted in shape due to pressure exerted during the birth process.

- Flattened face and nose, yet puffy appearance from an accumulation of extra fluid beneath the skin
- Large, bloated belly
- Short, bowed legs
- 20 inches long

  NOTE: The length of the newborn may range from 18 to 21 inches.

- 7 1/2 pounds in weight

  NOTE: Newborns may range from 6 to 10 1/2 pounds.

- Ability to focus on objects up to 7 or 8 inches away
- Well-developed sense of hearing
- Keen sense of smell
- Presence of a variety of reflexes

  EXAMPLES: Rooting, sucking, blinking, grasping

OBJECTIVE 3

List characteristics of premature newborns.

Early detection and treatment of preterm labor can prevent the delivery of a premature baby. However, when a baby is born early and/or underweight, problems are commonly encountered. Characteristics of premature newborns include the following:

- Lungs that may not be completely developed
- Heart that may not be completely developed
- Inability of the brain to tell the lungs to breathe, leading to sleep apnea
- Low body temperature due to lack of body fat
- Inability to suck, swallow, and breathe at the same time

  NOTE: These babies will have to be fed by a tube which is inserted through the mouth and into the stomach.

- Liver that is too premature to filter the blood

  NOTE: Jaundice or yellowing of the skin is a result of a premature liver.

OBJECTIVE 4

Select from a list situations to expect when caring for a newborn.

The first days of a baby's life are very exciting ones for parents. Knowing what to expect and planning for those first few days will help the experience of having a newborn in the family be as positive as possible.

- **Rashes are common for newborns.** Some may be mild and not require treatment, while others may be slightly more severe and require a mild prescription cream to soothe the infant. A physician should be consulted if a rash persists.
- **The scalp of a neonate may be prone to cradle cap.** Cradle cap is flaky skin on the scalp that resembles dandruff.
- **Newborns may have slightly irregular and noisy breathing due to accumulations of saliva in the throat.** Babies will breathe better if placed on their stomachs with the head turned slightly to one side. Within a few months the baby's breathing patterns will become more regular.

- **Newborns may have only two or three wet diapers a day for the first few days.** This number will definitely increase as the infant gets older!

- **The stools of the baby will be black and sticky the first few days.** Over the following weeks the stools will take on a yellowish color and more regular consistency.

- **The umbilical cord will dry up within the first couple of days and detach in a week or two.** The area around the umbilical cord needs to be kept clean and dry until it falls off. Sponge baths should be given until it detaches.

- **Fingernails and toenails may be long at birth and need to be trimmed to prevent scratches on the baby.**

  NOTE: Trimming baby's fingernails and toenails is often easier when the baby is sleeping.

OBJECTIVE 5 **List developmental tasks of infants.**

Skills and knowledge associated with the developmental tasks of infants include the following:

- **Learning to walk**—Between nine and fifteen months of age the bones, muscles, and nerves in the legs and trunk of the infant have developed to the point of biologically being ready to walk.

- **Learning to eat solid food**—The infant moves from sucking and nursing to a digestive system which is ready to digest solid food.

- **Learning to talk**—The nerves and muscles of the speaking apparatus are biologically developed at birth. Psychologically, it takes six to twelve months before the infant can make use of human speech.

- **Learning to control elimination**—Gaining control of the bowels and bladder are slow and often difficult skills. The ability to govern voluntary elimination seldom develops before the second year.

OBJECTIVE 6

Name basic needs of every infant.

Infants are dependent upon adults to maintain healthy development and life. By understanding the needs of young infants, one can be better able to provide the care and stimulation needed for continual growth, development, and fulfillment of potential. These needs include the following:

- **Physical needs** for food, water, protection, safety, rest, activity, and a warm and comfortable environment.
- **Security needs** for familiar and routine eating, sleeping, playing, bathing, and quiet times.
- **Loving and belonging needs** that are met by affection, approval, and acceptance in the home and family.

OBJECTIVE 7

Distinguish between characteristics of breast feeding and bottle feeding.

Making the decision to breast feed or bottle feed an infant is an important one that needs to be given strong consideration *before* the newborn arrives. Both methods have advantages and disadvantages. The task is to choose which method both parents are most comfortable with.

NOTE: Infants need to be burped to avoid the discomfort of air swallowed when eating.

Characteristics of breast feeding

- Provides the most complete food for the infant and contains all the nutrients needed for the first four to six months of life
- Contains colostrum, which supplies antibodies that provide immunity to disease
- Provides direct human contact with the mother, fostering a close relationship and bonding
- Is convenient in that it does not require daily preparation
- Is safe and avoids most sources of contamination
- Helps shrink the mother's uterus back to normal size and helps the mother return to her pre-pregnancy weight
- Requires the mother to eat healthy foods and avoid alcohol, smoking, and drugs in order to produce healthy milk for the baby

- Requires that milk be expressed by a breast pump and put into sterilized bottles for other care givers to help with the feedings

- Requires consideration of etiquette if feeding the baby when other people are present

Characteristics of bottle feeding

NOTE: Infants who are bottle fed should be given formula designed specifically for the needs of babies. Babies have nutritional needs that cow's milk cannot fulfill.

- Provides a good alternative feeding method if the mother, father, or family is uncomfortable with breast feeding

- Provides adequate nutrition and the same nutrients as mother's milk; in addition, formula contains iron and fluoride supplements not found in mother's milk

- Is accepted by most babies

- Allows the father and other care givers to participate equally with the mother in feeding the baby

- Is convenient when necessary to feed the baby in public

- Is difficult for some babies to digest

- Is more expensive method of infant feeding

- Requires preparation to sterilize equipment and make the formula

OBJECTIVE 8

Distinguish among three diapering options.

Mothers and fathers have three types of diapering options available to meet the needs of their babies and their life-styles.

- **Cloth diapers** are an economical and ecologically sound choice for diapering an infant. They have a one-time purchasing cost and can be reused washing after washing. Cloth diapers do require frequent laundering and sterilizing. Laundry availability and costs should be considered when choosing to use cloth diapers.
- **Diaper services** provide freshly laundered and sterilized cloth diapers to parents for a fee. The clean diapers are delivered, and soiled diapers are picked up from the customer's home on a weekly basis. This service is typically more economical than disposable diapers, but it is not available in all areas.
- **Disposable diapers** are a convenient diapering option. They are available in many sizes, styles, and thicknesses. Disposable diapers are designed to draw moisture away from the baby's skin for optimum dryness. Using disposable diapers is generally more expensive than cloth diaper options. In addition to the cost to parents, disposable diapers are not biodegradable and are ecologically damaging to the environment.

  NOTE: Companies are working to develop disposable diapers that are biodegradable.

OBJECTIVE 9

List safety rules for bathing an infant.

Bathing a baby is an important part of keeping the baby healthy and clean. Remember these safety rules at bath time:

- **Always test the water temperature before placing the infant in the water.**

  CAUTION: Baby's skin is very sensitive to heat and can burn easily.

  NOTE: The recommended water temperature for bathing an infant is 98 degrees Fahrenheit. A person can test bath water temperature by submerging both hand and forearm in the water to be certain the water is comfortably warm, not hot.

- **Never leave an infant unattended or alone in or around bath water.** The baby could easily drown in very little water or accidentally turn on the hot water faucet and be scalded.

- **Never use a cotton swab to clean infant's ears or nostrils.** A slight movement or jerk by the infant could cause serious injury.

- **Never allow the older baby to climb or stand while in the bathtub.** The baby could easily slip and fall.

OBJECTIVE 10 **Select from a list ways to childproof an environment.**

Childproofing the family environment means adults must be responsible for the dangerous things in their children's world. This responsibility carries over to every part of the environment: indoors, outdoors, and in vehicles. Adults need to be one step ahead of their children's development in preparing safe and healthy living conditions.

CAUTION: No safety check replaces the need for supervision.

NOTE: In addition to the following guidelines, it is advisable for an adult to actually get down on the floor and crawl around the area, checking at the child's eye level for any additional hidden dangers. Also, adults need to be aware that the bathroom is an especially dangerous room in the house. It is a good idea to keep the door closed and entry restricted at all times.

Parents can help create a childproof home by following these guidelines:

- Keep alcoholic beverages, medications, and cleaning products locked in cabinets and out of the reach of children.

- Keep all glass bottles out of children's reach.

  NOTE: Buy products in plastic containers instead of glass if available.

- Knot or tie up cords on all draperies, venetian blinds, and electrical appliances. Children can wrap cords around their necks and accidentally choke to death.

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- Keep small objects out of the reach of babies, especially things that can be put in the eyes, ears, nose, and mouth.

  NOTE: A suggested toy safety guideline is to be certain toys are at least twice the size of a baby's mouth.

- Never let children play with dry cleaning bags.

- Do not let children blow up balloons or put balloons in their mouths. Adults should supervise balloon play.

  CAUTION: Balloons are easily swallowed and can result in choking or stoppage of air flow. Be alert to the fact that balloons can be dangerous toys.

- Throw away broken toys or objects lying around the house.

- Cover electrical outlets with child protection plugs.

- Lock cabinet doors and drawers.

- Install restraining gates at the tops and bottoms of all stairs in the house.

- Never allow babies to lie or play around open heaters, fireplaces, or floor furnaces.

Parents can help protect children outdoors by using these guidelines:

- Carefully supervise outdoor activities.

- Check the safety of outdoor toys, equipment, and play areas.

  NOTE: Adults should remove any rocks, broken glass, or broken toys in the area and fill in any large holes in the ground.

- Avoid letting children play in areas where there is a swimming pool or spa with water in it. Be sure gates to pools and spas are locked.

- Clear the area of all poisonous plants.

  NOTE: If any poisonous plant, chemical, or medication is ingested, immediately call a local hospital emergency room or poison control center. In Oklahoma, call the Oklahoma Poison Control Center at 800-522-4611.

- Check the area for wasps, other stinging insects, and spiders.

- Always place a life jacket on children when they are around water.

- Choose pets carefully and maintain their vaccinations.

When traveling in a vehicle, follow these guidelines for safety:

- *Always* place children in tested and approved child restraint seats before starting the car when traveling.

  NOTE: Safety seats manufactured after January 1, 1981, will have a label certifying they meet federal safety standards.

- Lock car doors once you and your child are safely buckled in.

- Never leave a child unattended in a vehicle.

OBJECTIVE 11

Name types of substitute child care.

One of the responsibilities of parents is to provide quality substitute child care when they must be away from their children. There are many types of child care services available. Parents need to examine all child care alternatives available to them and put effort into the selection process. A child's development is greatly affected by his or her environment and care givers.

NOTE: In all types of substitute child care, references should be obtained and checked for validity.

- **Day care centers**—A facility that provides all-day care for children is often referred to as a day care center. Day care centers are usually staffed with individuals who have at least some training in the areas of child development and child care.

  EXAMPLES: Nationally franchised centers, privately owned centers, church-linked centers, university-linked centers, government-sponsored centers, employer-sponsored centers

- **Family day care**—Care is provided in the home of the care giver in family day care. This type of care usually involves a small group of children being cared for, combining the comfort of a home setting with opportunities for social interaction and learning.

- **In-home care**—A relative, friend, or babysitter who comes to the home of the child when needed provides in-home care. In-home care may be the most personal and convenient form of substitute care, but it is usually the most expensive and offers less opportunities for social interaction with other children.

OBJECTIVE 12

List characteristics of a good child care facility.

Most parents need to find a substitute care giver at one time or another. In many families parents must return to work soon after the birth of their new baby. Their task becomes to find a quality day care situation that will meet their family's needs. This task can be time consuming, physically tiring, and emotionally draining. Knowing what to look for in a good child care facility will help make this search more successful.

NOTE: Children with special needs or disabilities may require additional criteria to meet their needs.

- **Positive general atmosphere**—Try to get an overall feeling for the atmosphere of the facility; be certain it is not too hectic or too calm for the child's temperament. Notice if the facility has an institutional or home-like feeling about it. Notice if the first impression of the facility is a positive one.

- **Appearance of physical safety and cleanliness**—Check to see if there are many safe, clean toys available for the children. Notice if the food preparation and service areas appear clean.

- **Plentiful and positive staff/child interaction**—The care giver should interact, play, sing, read, and show affection toward the children. Ask what methods of discipline are used. Check to see if there are enough care givers to provide attention and care to the number of children in the facility.

- **Scheduled daily activities**—Planned activities should offer a variety of experiences and learning opportunities. Notice if time is scheduled for rest and for outdoor play. The weekly menu should be planned and posted.

- **Staff willing to talk with parents**—A good child care center will welcome parental visits at any time. Staff members should be willing to talk with parents and answer questions about all areas of their child care program.

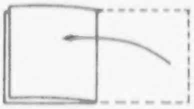
- **Proof of meeting state licensing requirements**—Good child care facilities must meet state licensing requirements and have a Day Care Center License hung in the facility.

FOLDING CLOTH DIAPERS

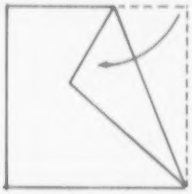
Cloth diapers need to be folded to fit babies comfortably. Try folding a cloth diaper using the following examples as guides.

Kite Fold or Triangular Method

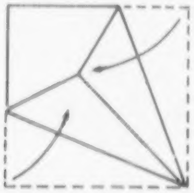
1. Place the diaper on a flat surface in front of you. If it is an oblong diaper, the length of the diaper will run horizontally. Fold it in half lengthwise to make a square.



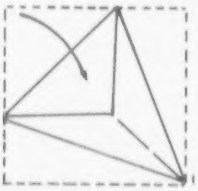
2. Fold the top right corner to the center of the diaper. The bottom right corner will be a point.



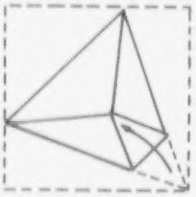
3. Fold the lower left corner to the center of the diaper. Again, the bottom right corner will be the point.



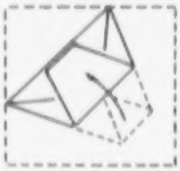
4. Fold the upper left corner down along the line of the two inside edges.



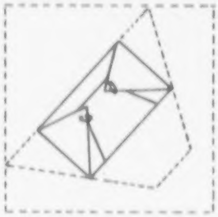
5. Fold the point up to the center of the diaper. Depending on the size of the infant, the point may be folded up further.



6. Fold the edge that is now facing you up to the top edge of the diaper. The diaper is now ready to be placed in the stack of clean diapers until ready for use.



7. When diapering the infant, bring the narrow portion up through the legs. Pin the back points over the front portion.

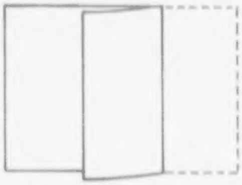


Adapted with permission from the Kentucky Department of Education.

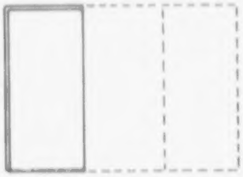
Oblong Fold

1. Place the diaper on a flat surface.

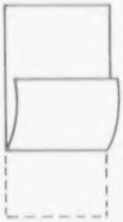
2. Fold the right side of the diaper over to one-third the width of the diaper.



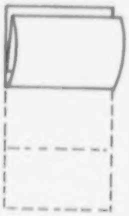
3. Fold the left side to meet the edge of the right side of the diaper. You should have three layers of cloth.



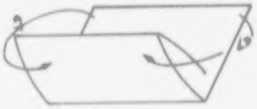
4. Fold the edge that is toward you one-third to one-half the length of the diaper depending on the size of the infant.



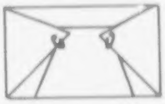
5. Fold the diaper lengthwise once more so that the folded edge is even with the other edge. The diaper is ready to go into the stack of clean diapers until ready for use.



6. When diapering the infant, place the thicker part on top for boys and on the bottom for girls.



7. Bring the back part of the diaper to the front and pin it over the front panel.



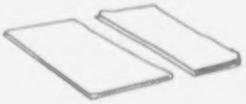
Adapted with permission from the Kentucky Department of Education.

CHANGING A BABY'S DIAPER

Follow these steps to successfully change a baby's diaper.

Step One: Gently lay the baby on the changing surface. Remove wet or soiled diaper.

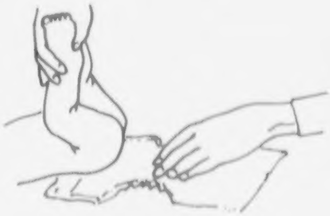
Step Two: Clean the baby's diaper area gently, wiping from the front to the back of the baby's genital area. Always use mild soap and warm water when the baby's diaper is soiled.



Step Three: Unfold disposable diaper.

or

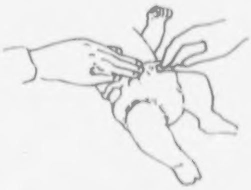
Fold cloth diaper as shown in Supplement 1.



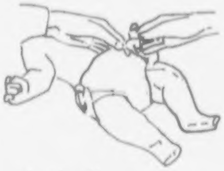
Step Four: Put the clean diaper under the baby. Hold the baby's ankles with one hand and lift body enough to slide diaper under. If a disposable diaper is used, make certain the taped end is under the baby's waist.

Step Five: Pull the front of diaper up and fasten it snugly over the baby's hips.

CAUTION: Extreme care should be given to protect the infant and care giver from being stuck with the diaper pins.



disposable diaper



cloth diaper

Adapted with permission from Prentice-Hall, Inc.

ASSIGNMENT SHEET 1	**INFANT CARE**	**D IV**

NAME ______________________________ SCORE ________

OBJECTIVE 13 **Compare costs of diapering options.**

New parents need to decide how to budget their time and money for one of the many important areas of child care—diapering. Compare the costs of two basic diapering options available. Totals will reflect approximate costs for the first year of diapering an infant.

Part I

Cloth Diapers

Contact or visit a local grocery, discount, or baby supplies store to obtain information on the costs of supplies. Newspaper advertisements are also a good source of current infant-care supplies prices.

DIAPERING SUPPLIES

Item	Number Needed	Cost		Total Cost
Cloth diapers	3 dozen	______	per dozen	________
Plastic pants	10	______	each	________
Diaper pins	1 dozen	______	per dozen	________
Diaper pail	1	______	each	________

TOTAL COST OF DIAPERING SUPPLIES .... ________

LAUNDRY COSTS

Item	Cost per item	Ounces per item	Cost per wash load
Soap or detergent (3 oz)	________	______	________
Liquid bleach (8 oz)	________	______	________
Coin-operated washer	________	______	________
Coin-operated dryer	________	______	________

TOTAL COST PER WASH LOAD .... ________

970

Total cost per wash load	Multiplied by	Wash loads per year		Total
______________	X	104 (2 per week)	=	____________

NOTE: This calculation does not take into consideration the cost of using a home-owned washer and dryer or the cost of an individual's time to do the laundry. Total costs would differ with these options figured in and should be considered when choosing a diapering option.

Total supplies cost	Added to	Total laundry costs		Total cost for 1st year
______________	+	______________	=	____________

NOTE: Line-drying is a more economical way to dry diapers and kills more bacteria than using an automatic dryer does. Dryer costs are optional if line-dried diapers are preferred.

Part II

Single-Use Disposable Diapers

Choose a "medium" size and absorbency level of single-use disposable diapers to calculate the following costs.

Cost per box	Divided by	Number in box		Cost per diaper
____________	÷	____________	=	____________
Cost per diaper	Multiplied by	Average number changes per week		Total cost per week
____________	X	50	=	____________
Total cost per week	Multiplied by	Weeks in a year		Total cost per year
____________	X	____________	=	____________

NOTE: The price of damage done to the environment when non-biodegradable diapers are used was not calculated into this exercise but should also be a consideration when choosing diapering options.

Part III

The Comparison

Total cost of using cloth diapers for one year: ______________

Total cost of using disposable diapers for one year:__________

ASSIGNMENT SHEET 2

INFANT CARE

D IV

NAME ______________________ SCORE ________

OBJECTIVE 14

Evaluate the quality and cost of infant or child care services.

Finding quality child care at a cost that fits one's budget can be quite a challenge. There are many care options available, including child care and day care centers, preschool centers, family day care homes, church day care centers, Head Start centers, and private homes.

DIRECTIONS

Contact the primary care giver of a child care program, and make an appointment to visit and evaluate the facility. Use the following check list to help with the evaluation.

Part I

Kind of facility evaluated: ______________________

Number of children attending the facility: ______________________

Rates per week or per hour for child care: ______________________

Ratio of children to care givers: ______________________

	YES	NO
1. Is your first impression of the facility a positive one?	_____	_____
2. Is the atmosphere comfortable and pleasant?	_____	_____
3. Does it appear to be a happy environment?	_____	_____
4. Are there safe, clean toys available for the children?	_____	_____
5. Is the food preparation area clean?	_____	_____
6. Is the food service area clean?	_____	_____
7. Is there enough room indoors and outdoors for the children to play and work?	_____	_____
8. Are books easily available for the children?	_____	_____

	YES	NO
9. Are there enough care givers to provide attention and care to the number of children in the facility?	_____	_____
10. Are care givers playing, reading, or interacting in some other way with the children?	_____	_____
11. Are there planned activities that offer a variety of experiences and learning opportunities?	_____	_____
12. Is there a planned nap time with clean cots available?	_____	_____
13. Is the weekly menu planned and posted?	_____	_____
14. Are staff members willing to talk with you about their child care program?	_____	_____
15. Is a Day Care Center License hung in the facility?	_____	_____

Part II

1. Based on the information gathered from the check list, was this a good quality child care facility? Why or why not?

____

____

____

____

____

____

2. What areas do you think need to be improved, and how could the improvements be made?

____

____

____

____

____

____

3. **Describe your overall impression of the facility and the child care provided.**

4. **Would you choose this child care alternative for your child? Explain your answer.**

ASSIGNMENT SHEET 3	INFANT CARE	D IV

NAME ______________________________ SCORE _______

OBJECTIVE 15

Complete a worksheet for childproofing an environment.

In order for an environment to be safe for children to live and play in, it must be prepared for the curiosities and excitement that children possess.

DIRECTIONS

Choose an environment (either your own home, the home of a friend, a child care center, or any environment where children might be present), and complete the following worksheet based on your observations. Write your observations in the spaces provided. Refer to Objective 10 in the Information Sheets to help identify childproofing measures.

1. The environment chosen to observe

   ____

2. **INDOOR ENVIRONMENT**

   a. Safety precautions taken

   ____

   ____

   b. Unsafe situations

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

c. How could this environment be more childproof?

3. **OUTDOOR ENVIRONMENT**

a. Safety precautions taken

b. Unsafe situations

c. How could this environment be more childproof?

4. AUTOMOBILE SAFETY

a. Safety precautions taken

b. Unsafe situations

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c. How could this environment be more childproof?

NAME ______________________________ SCORE ________

OBJECTIVE 16 **Calculate the cost of raising a child.**

DIRECTIONS Raising children demands the use of several resources. Using the information on the following pages, answer the following calculation questions on the cost of an infant's first year.

NOTE: These figures do not include the cost of prenatal care, hospitalization at birth, etc.

1. I live in an/a: Urban area_____ Rural nonfarm area_____
2. The region I live in is: ____________________
3. If I were to have/father a baby today, how much money would it cost to raise the child his or her first year? ____________________
4. How much money would I spend on clothing for the infant his or her first year? ____________________
5. How much money would I spend providing housing for my baby during his or her first year? ____________________
6. By the end of the fifth year, how much money would the child have cost? ____________________
7. How much money could I estimate spending to raise a child from birth to age seventeen? ____________________
8. If I had twins, how much money could I estimate spending to raise them both to age seventeen? ____________________

Updated Estimates of the Cost of Raising a Child

The cost of raising urban children: 1988 annual average; moderate-cost level [1]

Region and age of child (years)	Total	Food at home[2]	Food away from home	Clothing	Housing[3]	Medical care	Education	Transportation	All other[4]
MIDWEST:									
Under 1	$4,927	$640	$0	$155	$2,118	$365	$0	$904	$745
1	5,072	785	0	155	2,118	365	0	904	745
2 - 3	4,724	785	0	252	1,861	365	0	787	674
4 - 5	5,005	902	164	252	1,861	365	0	787	674
6	5,259	873	164	349	1,765	365	175	787	781
7 - 9	5,462	1,076	164	349	1,765	365	175	787	781
10 - 11	5,666	1,280	164	349	1,765	365	175	787	781
12	6,042	1,309	197	505	1,829	365	175	846	816
13 - 15	6,188	1,455	197	505	1,829	365	175	846	816
16 - 17	6,778	1,629	197	699	1,893	365	175	933	887
Total	100,596	20,392	2,494	6,830	33,372	6,570	2,100	14,928	13,910
NORTHEAST:									
Under 1	4,887	756	0	155	2,150	365	0	787	674
1	5,062	931	0	155	2,150	365	0	787	674
2 - 3	4,936	902	0	272	1,957	365	0	729	710
4 - 5	5,215	1,018	164	272	1,957	365	0	729	710
6	5,638	1,018	197	369	1,925	365	219	729	816
7 - 9	5,842	1,222	197	369	1,925	365	219	729	816
10 - 11	6,104	1,484	197	369	1,925	365	219	729	816
12	6,466	1,484	197	543	1,990	365	219	816	852
13 - 15	6,640	1,658	197	543	1,990	365	219	816	852
16 - 17	7,110	1,833	230	679	2,022	365	219	875	887
Total	106,227	23,303	2,758	7,142	35,682	6,570	2,628	13,878	14,266
SOUTH:									
Under 1	5,371	698	0	175	2,278	406	0	962	852
1	5,517	844	0	175	2,278	406	0	962	852
2 - 3	5,177	815	0	272	2,022	406	0	846	816
4 - 5	5,428	902	164	272	2,022	406	0	846	816
6	5,794	902	197	369	1,925	406	262	846	887
7 - 9	5,968	1,076	197	369	1,925	406	262	846	887
10 - 11	6,201	1,309	197	369	1,925	406	262	846	887
12	6,602	1,309	230	543	1,990	406	262	904	958
13 - 15	6,777	1,484	230	543	1,990	406	262	904	958
16 - 17	7,265	1,629	230	699	2,054	406	262	991	994
Total	109,661	20,743	2,890	7,222	36,262	7,308	3,144	15,982	16,110
WEST:									
Under 1	5,292	698	0	155	2,214	447	0	962	816
1	5,467	873	0	155	2,214	447	0	962	816
2 - 3	5,195	844	0	252	1,990	447	0	846	816
4 - 5	5,508	960	197	252	1,990	447	0	846	816
6	5,951	931	230	369	1,957	447	219	875	923
7 - 9	6,155	1,135	230	369	1,957	447	219	875	923
10 - 11	6,416	1,396	230	369	1,957	447	219	875	923
12	6,758	1,396	230	524	2,022	447	219	962	958
13 - 15	6,904	1,542	230	524	2,022	447	219	962	958
16 - 17	7,567	1,745	263	660	2,118	447	219	1,050	1,065
Total	112,017	21,819	3,220	6,948	36,454	8,046	2,628	16,506	16,398

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[1] Annual cost of raising a child from birth to age 18, by age, in a husband-wife family with no more than 5 children. For more information on these and additional child cost estimates, see USDA Miscellaneous Publication No. 1411, "USDA Estimates of the Cost of Raising a Child: A Guide to Their Use and Interpretation," by Carolyn S. Edwards, Family Economics Research Group, Agricultural Research Service, USDA.

[2] Includes home-produced food and school lunches.

[3] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[4] Includes personal care, recreation, reading, and other miscellaneous expenditures.

The cost of raising rural nonfarm children: 1988 annual average; moderate-cost level [1]

Region and age of child (years)	Total	Food at home[2]	Food away from home	Clothing	Housing[3]	Medical care	Education	Transportation	All other[4]
MIDWEST:									
Under 1	$4,654	$562	$0	$136	$2,022	$365	$0	$875	$674
1	4,799	727	0	136	2,022	365	0	875	674
2 - 3	4,270	698	0	214	1,701	325	0	729	603
4 - 5	4,518	815	131	214	1,701	325	0	729	603
6	4,910	815	164	330	1,669	325	175	758	674
7 - 9	5,084	989	164	330	1,669	325	175	758	674
10 - 11	5,317	1,222	164	330	1,669	325	175	758	674
12	5,715	1,222	164	505	1,733	325	175	846	745
13 - 15	5,860	1,367	164	505	1,733	325	175	846	745
16 - 17	6,292	1,513	197	621	1,765	365	175	875	781
Total	93,704	18,910	2,296	6,370	31,324	6,010	2,100	14,348	12,346
NORTHEAST:									
Under 1	5,404	698	0	155	2,278	365	0	1,021	887
1	5,550	844	0	155	2,278	365	0	1,021	887
2 - 3	5,303	815	0	252	2,086	365	0	933	852
4 - 5	5,616	931	197	252	2,086	365	0	933	852
6	6,067	931	230	369	2,054	365	262	933	923
7 - 9	6,241	1,105	230	369	2,054	365	262	933	923
10 - 11	6,503	1,367	230	369	2,054	365	262	933	923
12	6,890	1,367	230	563	2,118	365	262	991	994
13 - 15	7,065	1,542	230	563	2,118	365	262	991	994
16 - 17	7,670	1,716	263	738	2,182	365	262	1,079	1,065
Total	114,013	21,439	3,220	7,260	38,060	6,570	3,144	17,494	16,826
SOUTH:									
Under 1	5,575	698	0	175	2,278	406	0	1,166	852
1	5,692	815	0	175	2,278	406	0	1,166	852
2 - 3	5,163	785	0	272	1,957	406	0	962	781
4 - 5	5,477	902	197	272	1,957	406	0	962	781
6	5,742	873	197	369	1,893	406	219	933	852
7 - 9	5,916	1,047	197	369	1,893	406	219	933	852
10 - 11	6,149	1,280	197	369	1,893	406	219	933	852
12	6,599	1,280	230	563	1,957	406	219	1,021	923
13 - 15	6,744	1,425	230	563	1,957	406	219	1,021	923
16 - 17	7,311	1,600	263	796	1,990	406	219	1,079	958
Total	109,788	20,216	3,022	7,496	35,550	7,308	2,628	18,020	15,548
WEST:									
Under 1	5,805	698	0	155	2,310	447	0	1,166	1,029
1	5,951	844	0	155	2,310	447	0	1,166	1,029
2 - 3	5,377	815	0	252	1,990	406	0	991	923
4 - 5	5,690	931	197	252	1,990	406	0	991	923
6	6,173	902	197	388	1,957	447	262	991	1,029
7 - 9	6,376	1,105	197	388	1,957	447	262	991	1,029
10 - 11	6,609	1,338	197	388	1,957	447	262	991	1,029
12	7,060	1,338	230	582	2,022	447	262	1,079	1,100
13 - 15	7,235	1,513	230	582	2,022	447	262	1,079	1,100
16 - 17	7,913	1,716	263	679	2,150	447	262	1,225	1,171
Total	117,000	21,236	3,022	7,332	36,710	7,882	3,144	19,008	18,666

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[1] Annual cost of raising a child from birth to age 18, by age, in a husband-wife family with no more than 5 children. For more information on these and additional child cost estimates, see USDA Miscellaneous Publication No. 1411, "USDA Estimates of the Cost of Raising a Child: A Guide to Their Use and Interpretation," by Carolyn S. Edwards, Family Economics Research Group, Agricultural Research Service, USDA.

[2] Includes home produced food and school lunches.

[3] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[4] Includes personal care, recreation, reading, and other miscellaneous expenditures.

From *Family Economics Review*, Vol. 2 No. 2, May 1989.

ASSIGNMENT ANSWERS

INFANT CARE

D IV

ASSIGNMENT SHEET 1

Part I

Cloth Diapers

These answers will vary depending on where and when prices are obtained. The following is *an example* of prices obtained from local stores in Stillwater, Oklahoma.

DIAPERING SUPPLIES

Item	Number Needed	Cost		Total Cost
Cloth diapers	3 dozen	$11.99	per dozen	$35.97
Plastic pants	10	1.06	each	10.60
Diaper pins	1 dozen	2.04	per dozen	2.04
Diaper pail	1	10.99	each	10.99
TOTAL COST OF DIAPERING SUPPLIES				$59.60

LAUNDRY COSTS

Item	Cost per item	Ounces per item	Cost per wash load
Soap or detergent (3 oz)	$1.99	42	$0.14
Liquid bleach (8 oz)	1.42	142	.08
Coin-operated washer			.75
Coin-operated dryer			.75
TOTAL COST PER WASH LOAD			$1.72

Total cost per wash load	Multiplied by	Wash loads per year		Total cost
$1.72	X	104 (2 per week)	=	$178.88
Total supplies cost	**Added to**	**Total laundry costs**		**Total cost for 1st year**
$59.60	+	$178.88	=	$238.48

Part II

Single-Use Disposable Diapers

NOTE: The following *is an example* of prices obtained from a local discount store in Stillwater, Oklahoma.

Cost per box	**Divided by**	**Number in box**		**Cost per diaper**
$9.23	÷	44	=	$0.21
Cost per diaper	Multiplied by	Average number changes per week		Total cost per week
$0.21	X	50	=	$10.50
Total cost per week	Multiplied by	Weeks in a year		Total cost per year
$10.50	X	52	=	$546.00

Part III

The Comparison

Total cost of using cloth diapers for one year: $238.48

Total cost of using single-use disposable diapers for one year: $546.00

ASSIGNMENT SHEET 2

Part I

1-15. Answers will vary depending on what kind of facility is evaluated. Students' answers should indicate that they did identify, visit, and observe a child care facility for their evaluation.

Part II

1. If the majority of the answers were checked "Yes", it would indicate it probably was a quality facility. Students should explain their answers.
2. Based on the items checked "No," the student would be expected to indicate those areas where improvements might be needed. Students should give suggestions on how to make improvements.

3. Based on the information students have been given in this unit of instruction, they should be able to describe the overall impression of a quality or substandard child care facility.

4. Answers will vary. Students should justify their answers.

ASSIGNMENT SHEET 3

1. Answers will vary

2. a. Examples of answers to look for are:

   - Electrical outlets covered with child protection plugs
   - Locked cabinet doors and drawers

   b. Examples of answers to look for are:

   - Electrical cords in children's reach
   - Alcohol out where children could reach it

   c. Answers will vary but should be based on the noted unsafe conditions.

3. a. Example of answers to look for are:

   - Poisonous plants removed from area
   - Pools with water in them are inaccessible to children

   b. Examples of answers to look for are:

   - Unvaccinated pets
   - Poisonous plants

   c. Answers will vary but should be based on the noted unsafe conditions.

4. a. Examples of answers to look for are:

   - Infant seats properly installed in vehicles
   - Seat belts all in working order

   b. Examples of answers to look for are:

   - No infant seats available
   - Inoperable seat belts

c. Answers will vary but should be based on the noted unsafe conditions.

ASSIGNMENT SHEET 4

Answers will vary. The following answers are to be used only as *an example*.

1. I live in an/a: Urban area _____ Rural nonfarm area X
2. The region I live in is: South
3. If I were to have/father a baby today, how much money would it cost to raise the child before his or her first birthday? $ 5,575
4. How much money would I spend on clothing for the infant his or her first year? $ 175
5. How much money would I spend providing housing for my baby during his or her first year? $ 2,278
6. By the end of the fifth year, how much money would the child have cost? $ 21,907
7. How much money could I estimate spending to raise a child from birth to age seventeen? $109,788
8. If I had twins, how much money could I estimate spending to raise them both to age seventeen? $219,576

WRITTEN TEST

INFANT CARE

D IV

NAME ______________________ SCORE ________

OBJECTIVE 1

Match terms associated with infant care to their correct definitions. Write the correct letters in the blanks.

____ 1. Close attachment formed between parents and the newborn that begins during the first hours after birth and evolves thereafter

____ 2. Unexpected death of an apparently healthy baby

____ 3. Temporary stoppage of breathing

____ 4. Milk produced by the mother's breasts for the first few days after childbirth

____ 5. Creating a safe environment for young children

____ 6. A newborn child during the first month of life

____ 7. Skills,. attitudes, and knowledge that must be mastered at each stage of development to successfully progress to the next stage

____ 8. Period of child development from birth to 12 months of age

____ 9. Infant born at less than thirty-seven weeks of development and/or a body weight of less than 5 1/2 pounds at birth

a. Apnea

b. Bonding

c. Breathing reflex

d. Calcium

e. Childproofing

f. Colic

g. Colostrum

h. Developmental tasks

i. Engrossment

j. Failure to thrive

k. Fetus

l. Infancy

m. Neonate

n. Premature infant

o. Special needs

p. Sudden Infant Death Syndrome (SIDS)

q. Toddler

OBJECTIVE 2

Select from the following list characteristics of a healthy newborn. Write a "T" in the blank next to true answers or an "F" in the blank next to false answers.

____ 1. 20 inches long

____ 2. Inability to open eyes until two days old

____ 3. Smooth pink skin

____ 4. Well-developed sense of hearing

____ 5. Ability to roll from stomach to back

____ 6. Large, bloated belly

____ 7. Strong neck and spine

____ 8. Presence of a variety of reflexes

____ 9. Keen sense of smell

___ 10. Minimal sense of touch

___ 11. Flattened face and nose

___ 12. Ability to focus on objects up to 7 or 8 inches away

___ 13. Long, stretched arms

___ 14. Short, bowed legs

___ 15. Large, distorted head

___ 16. Complete lack of body hair

___ 17. Wrinkled skin that appears blotchy

___ 18. 7 1/2 pounds in weight

OBJECTIVE 3 **List characteristics of premature newborns.**

____

____

____

____

____

____

____

OBJECTIVE 4 **Select from the following list situations to expect when caring for a newborn.** Write an "X" in the blank before each correct answer.

____ 1. A newborn does not feel attached to his or her mother until around one month of age.

____ 2. The umbilical cord will dry up within the first couple of days and detach in a week or two.

____ 3. Rashes are common for newborns.

____ 4. The stools of the baby will be firm and light-colored the first few days.

____ 5. Newborns may have slightly irregular and noisy breathing due to accumulations of saliva in the throat.

____ 6. The neonate will not want to be held and comforted too much for the first few days of life.

____ 7. Neonates are unable to grasp objects with their hands until they are several weeks old.

____ 8. Fingernails and toenails may be long at birth and need to be trimmed to prevent scratches on the baby.

____ 9. Newborns may have only two or three wet diapers a day for the first few days.

____ 10. The scalp of a neonate may be prone to cradle cap.

____ 11. The stools of the baby will be black and sticky the first few days.

OBJECTIVE 5 **List developmental tasks of infants.**

____

____

____

____

____

____

OBJECTIVE 6 **Name basic needs of every infant.**

____

____

____

____

OBJECTIVE 7 **Distinguish between characteristics of breast feeding and bottle feeding.** Write an "X" in the blank provided before each characteristic of breast feeding or an "O" in the blank before each characteristic of bottle feeding.

____ 1. Helps the mother return to her pre-pregnancy weight

____ 2. Is difficult for some babies to digest

____ 3. Contains iron and fluoride supplements

____ 4. Contains colostrum, which supplies antibodies that provide immunity to disease

____ 5. Provides the most complete food for infants

____ 6. Allows the father and other care givers to participate equally with the mother in feeding the baby

____ 7. Is convenient in that it does not require daily preparation

____ 8. Provides direct human contact with the mother

____ 9. Provides adequate nutrition and is a good alternative feeding method

___ 10. Requires the mother to eat healthy foods and avoid alcohol, smoking, and drugs

___ 11. Requires consideration of etiquette if feeding the baby when other people are present

___ 12. Is safe and avoids most sources of contamination

___ 13. Requires that milk be expressed and put into sterilized bottles for care givers other than the mother to help with the feedings

___ 14. Is convenient when necessary to feed the baby in public

___ 15. Is more expensive method of infant feeding

___ 16. Requires preparation and equipment sterilization

___ 17. Is accepted by most babies

OBJECTIVE 8

Distinguish among three diapering options. Circle the letter before each correct answer.

1. Diapers that have a one-time purchasing cost and can be reused
    a. Cloth diapers
    b. Diaper services
    c. Disposable diapers
2. A convenient option available in many sizes, styles, and thicknesses
    a. Cloth diapers
    b. Diaper services
    c. Disposable diapers
3. Sterilized diapers are delivered to the home for a fee
    a. Cloth diapers
    b. Diaper services
    c. Disposable diapers

4. Generally viewed as the most environmentally unsound option

   a. Cloth diapers

   b. Diaper services

   c. Disposable diapers

OBJECTIVE 9

List safety rules for bathing an infant.

OBJECTIVE 10

Select from the following list ways to childproof an environment. Write an "X" in the blank before each correct childproofing measure.

____ 1. Hide broken toys from children.

____ 2. Clear the area of all poisonous plants.

____ 3. Keep alcoholic beverages, medications, and cleaning products locked in cabinets and out of the reach of children.

____ 4. Always place children in tested and approved child restraint seats before starting the car when traveling.

____ 5. Do not buy children pets.

____ 6. Keep life jackets close enough to reach in case of an emergency when children are around water.

____ 7. Install restraining gates at the tops and bottoms of all stairs in the house.

____ 8. Cover electrical outlets with child protection plugs.

____ 9. Keep small objects out of the reach of babies.

___ 10. Store glass bottles in lower cabinet shelves so they will not be as likely to fall and break.

___ 11. Lock car doors once you and your child are safely buckled in.

___ 12. Place electrical cords along baseboards where children are not likely to find them.

___ 13. Never let children play with dry cleaning bags.

___ 14. Tell children to be careful before sending them outdoors to play alone.

___ 15. Never allow babies to lie or play around open heaters, fireplaces, or floor furnaces.

___ 16. Check outdoor play areas for wasps, other stinging insects, and spiders.

___ 17. Never leave a child unattended in a vehicle for more than 5 minutes at a time.

___ 18. Lock cabinet doors and drawers.

___ 19. Do not let children blow-up balloons or put balloons in their mouths. Adults should supervise balloon play.

___ 20. Check the safety of outdoor toys, equipment, and play areas.

___ 21. Avoid letting children play in areas where there is a swimming pool or spa with water in it. Be sure gates to pools and spas are locked.

OBJECTIVE 11 Name types of substitute child care.

OBJECTIVE 12 List six characteristics of a good child care facility.

NOTICE	The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.	
OBJECTIVE 13	**Compare costs of diapering options.**	SCORE ________
OBJECTIVE 14	**Evaluate the quality and cost of infant or child care services.**	SCORE ________
OBJECTIVE 15	**Complete a worksheet for child-proofing an environment.**	SCORE ________
OBJECTIVE 16	**Calculate the cost of raising a child.**	SCORE ________

WRITTEN TEST ANSWERS

INFANT CARE

OBJECTIVE 1

1. b
2. p
3. a
4. g
5. e
6. m
7. h
8. l
9. n

OBJECTIVE 2

1. T
2. F
3. F
4. T
5. F
6. T
7. F
8. T
9. T
10. F
11. T
12. T
13. F
14. T
15. T
16. F
17. T
18. T

OBJECTIVE 3

List should include the following:

- Lungs that may not be completely developed
- Heart that may not be completely developed
- Inability of the brain to tell lungs to breathe, leading to sleep apnea
- Low body temperature due to lack of body fat
- Inability to suck, swallow, and breathe at the same time
- Liver that is too premature to filter the blood

OBJECTIVE 4

2, 3, 5, 8, 9, 10, 11

OBJECTIVE 5

List should include the following:

- Learning to walk
- Learning to eat solid food
- Learning to talk
- Learning to control elimination

OBJECTIVE 6

- Physical needs
- Security needs
- Loving and belonging needs

OBJECTIVE 7

1. X
2. O
3. O
4. X
5. X
6. O
7. X
8. X
9. O
10. X
11. X
12. X
13. X
14. O
15. O
16. O
17. O

OBJECTIVE 8

1. a
2. c
3. b
4. c

OBJECTIVE 9

List should include the following:

- Always test the water temperature before placing the infant in the water.
- Never leave an infant unattended or alone in or around bath water.
- Never use a cotton swab to clean infant's ears or nostrils.
- Never allow the older baby to climb or stand while in the bathtub.

OBJECTIVE 10

2, 3, 4, 7, 8, 9, 11, 13, 15, 16, 18, 19, 20, 21

OBJECTIVE 11

- Day care centers
- Family day care
- In-home care

OBJECTIVE 12

List should include the following:

- Positive general atmosphere
- Appearance of physical safety and cleanliness
- Plentiful and positive staff/child interaction
- Scheduled daily activities
- Staff willing to talk with parents
- Proof of meeting state licensing requirements

OBJECTIVE 13

Refer to answers to Assignment Sheet 1.

OBJECTIVE 14

Refer to answers to Assignment Sheet 2.

OBJECTIVE 15

Refer to answers to Assignment Sheet 3.

OBJECTIVE 16

Refer to answers to Assignment Sheet 4.

OBJECTIVE SHEET

PARENT-CHILD RELATIONSHIPS

D V

INTRODUCTION

Parenthood is a full-time job many people accept with little or no training. Understanding normal child development and healthy parenting skills will assist the young adult in preparing for child care responsibilities he or she may face in the near future. Whether a person becomes a parent, aunt, uncle, child care provider, or friend of a child, parenthood preparation will help ensure skills that can promote healthy development of the child to his or her fullest potential.

UNIT OBJECTIVE

After completing this unit, the student should be able to create an environment that promotes positive parent-child relationships and healthy child development. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with parent-child relationships to their correct definitions.
2. List responsibilities parents have to their children.
3. Select from a list rights of parents.
4. Describe the stages of child development.
5. Describe discipline, punishment, and abuse.
6. Distinguish among guidance techniques.
7. Distinguish among the three patterns of parenting.
8. Name ways children learn behaviors.
9. Select from a list good communication skills to use with children.
10. Name ways to maintain a child's good health.
11. Evaluate self as a model for children. (Assignment Sheet 1)
12. Construct statements using positive communication skills. (Assignment Sheet 2)
13. Evaluate parent-child interactions. (Assignment Sheet 3)

14. Survey working parents. (Assignment Sheet 4)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers, such as a family counselor or child development specialist, to discuss communication skills, parent-child relationships, and parent readiness.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Ask students to bring photographs or magazine clippings to develop a bulletin board exhibiting parents and adults interacting with children in various settings. Discuss with the class messages the pictures send. Have students label each picture with a descriptive title. They may add new or additional pictures or titles throughout the unit.
- Explain the importance of developing and maintaining good parent-child relationships.
- Show *Raising Your Parents* to stimulate the students to think critically about their relationships with their parents.

Objective 2

- Lead a class discussion on why each responsibility is important and why the parent should be responsible for each need. What would happen if a parent did not fulfill each responsibility?

Objective 3

- Discuss with class members how they view the rights of their own parents.

Objective 4

- Make preparations for two or three toddlers and their parents to visit the class. Have students discuss what they observed and learned from watching and interacting with the toddlers and their parents. Instructors may vary this activity by letting students visit a kindergarten class one day; then invite the kindergarten class to visit the Adult and Family Living class the following day. Have students complete Handout 1, "Watching Children Play," and discuss the observations in class.

  NOTE: The instructor may need to assist students by providing the required name and age information on the handout.

- Refer to Supplement 1. Discuss the school-age child, and ask for class input on how students remember their own kindergarten and first grade experiences.

Objective 5

- Have students discuss with the class their philosophies of child guidance.

Objective 6

- Give examples of typical situations parents encounter with their young children. Ask students how they would handle the situation if they were the parent and what discipline or mild punishment methods they would use.

- Discuss the need for parents to occasionally take a "time-out" from their children. How could a brief time-out for parents help prevent child abuse?

Objective 7

- Hold a class discussion on parenting patterns and when behavior is too strict or not strict enough.

Objective 8

- Ask students to give examples of the three ways children learn behaviors. Discuss their responses.

- Refer to Supplement 2, and discuss the class's response to *Children Learn What They Live*.

Objective 9

- Have students role play parents and children using the communication skills discussed in this unit.
- Review Supplement 3, and discuss positive ways to communicate with children.

Objective 10

- Assign each student to do a short oral or written report on one way to maintain a child's good health.

  EXAMPLES: Car seats, dental care, immunizations

APPLICATION

Objective 11

- Use Assignment Sheet 1 to evaluate the student's view of himself or herself as a model for children. Discuss the assignment responses in class.

Objective 12

- Use Assignment Sheet 2 to give students practice in using positive communication skills. Ask the students to share some of their responses with the class.

Objective 13

- Have students use Assignment Sheet 3 to evaluate parent-child interactions. Lead a class discussion on evaluation results.

Objective 14

- Have students use Assignment Sheet 4 to survey working parents. Discuss general survey results with the class.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *Raising Your Parents*

  NOTE: This video is available to Oklahoma Teachers on a free-loan basis. Oklahoma teachers may order this video from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order *Raising Your Parents* from Live Wire Video Publisher, 3315 Sacramento Street, San Francisco, California 94118, phone 415-564-9500.

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- Dodson, Fitzhugh. *How to Discipline With Love.* New York: Rawson, Wade Publishers, Inc., 1978.

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- *Good Health...A Gift for Your Child.* Topeka, Kansas: Kansas Department of Health and Environment, n.d.

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NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

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BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 3	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 4	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 5	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 6	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 7	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 9	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 10	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 11	Language Arts 045	Collects/ Organizes	Information-oral/written	Personal experiences
	Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 12	Language Arts 099	Composes/ Edits	Sentences	
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 278	Uses	Text resources	
OBJECTIVE 13	Language Arts 043	Collects/ Organizes	Information-oral/written	Observations
	Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
	Language Arts 123	Comprehends	Information-oral	Cause/effect relationships
	Language Arts 125	Comprehends	Information-oral	Comparisons/ contrasts
	Language Arts 171	Evaluates	Information-oral	Conclusions/ solutions
	Language Arts 175	Evaluates	Information-oral	Reality/fantasy
	Language Arts 278	Uses	Text resources	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

OBJECTIVE 14

SKILL AREA/ CODE	VERB	LINK A	LINK B
Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
Language Arts 125	Comprehends	Information-oral	Comparisons/ contrasts
Language Arts 171	Evaluates	Information-oral	Conclusions/ solutions
Science 298	Describes/ Explains	Human/animal	Maintenance/ management
Science 366	Describes/ Explains	Organisms	Adaptation

HANDOUT 1 **PARENT-CHILD RELATIONSHIPS** **D V**

WATCHING CHILDREN PLAY

DIRECTIONS

Quietly watch children at play. Identify one individual child. Write down his or her name, age in years and months, and a running description of play and social interaction. Be sure to include what the child did, said, and how he or she interacted with others. Did the child play alone? Did he or she watch other people playing? Did he or she play with one other child in particular? Use additional paper if needed. Be prepared to discuss the observations with the class.

First name of child: ____________________

Age: ____________________

What the child did and said: ____________________

INFORMATION SHEET	PARENT-CHILD RELATIONSHIPS	D V

OBJECTIVE 1

Match terms associated with parent-child relationships to their correct definitions.

- **Communication**—To give or receive verbal or nonverbal messages that express thoughts, feelings, or information; must include a sender and a receiver

- **Developmental stages**—Changes that occur in a series of sequenced steps, each one building on what was previously learned

- **Immunizations**—Medicines designed to prevent certain diseases

- **Negative reinforcement**—The removal of an unpleasant external condition which serves to increase the likelihood of a particular behavior occurring again

  EXAMPLE: [illegible] child goes outside to play in the cold and neglects to put socks on with his or her shoes, the result will be cold feet. If the child goes back inside and puts socks on, the discomfort from the cold is removed. The child learns to wear socks with his or her shoes when going outside to play in the cold.

- **Parenting**—Adult or adults interacting with a child and assuming the main responsibilities of caring for and rearing the child

- **Positive reinforcement**—Responding to a particular behavior in a way which serves to increase the likelihood of the desirable behavior occurring again

- **Self-concept**—The way an individual feels and thinks about himself or herself

- **Toddler**—The developing child who is learning to master walking

- **Transitional stage**—A period of development when a person is passing from one series of sequenced steps into another

- **Unconditional love**—Love that is given with total acceptance and approval, expecting nothing in return

OBJECTIVE 2 **List responsibilities parents have to their children.**

There are basic parental responsibilities which help ensure healthy child development.

- **Physical protection and care**—Physical care includes housing, clothing, health care, and nutritious food.
- **Emotional development**—Emotions need to be nurtured in a loving environment.
- **Intellectual development**—Parents need to provide an environment that encourages education, learning, and a curiosity to seek answers to questions.
- **Security**—Security includes a feeling of unconditional love and belonging in the family unit. This sense of security helps develop self-confidence.
- **Preparation for adulthood**—Providing family members with communication skills and leadership opportunities in the home and social environments will help prepare children for adulthood.
- **Ensure the rights of their children**—These rights include all of the above mentioned parental responsibilities as well as the right to be taught basic living skills in a humane way, to nonabusive guidance, and to develop and grow as unique individuals with personal interests and talents.

OBJECTIVE 3 **Select from a list rights of parents.**

Often it is difficult for children to understand that their parents are not only parents, but also adult persons. Parents have rights as adults and individuals that need to be recognized by their children and families.

- The right to be treated with respect by their children.
- The right to their own individuality.
- The right to pursue their own interests and talents.
- The right to privacy.

OBJECTIVE 4

Describe the stages of child development.

During the developmental process, children pass from one stage to another when several internal developmental changes occur that create an overall need for other changes. This period of passage is known as a **transitional stage**. The changes that occur during transition times place many demands on children and can result in periods of turbulence and growth for families.

NOTE: Each child will go through his or her developmental stages at an individual rate. The descriptions are provided as a guideline for understanding child development.

- **Infant**—The first stage of development begins when the child is born and lasts approximately two years. Infants are dependent on adults for all their care and needs being met.

- **Toddler**—The child has learned to walk with short, unsteady steps. The toddler still needs the security of having parents close by, but wants to accomplish goals independently. It is a stage characterized by curiosity and assertiveness.

- **Preschool**—The preschool stage of development is considered the period of time when the child is between three and five years of age. Preschool children rapidly develop motor, intellectual, and social skills during this stage. Language skills are expanding, and they are interested in doing things for themselves and others. Preschoolers need support and time from caring adults as they learn, grow, and deal with their changing world.

- **School-age**—Children will still have many of the same babyish characteristics of the toddler or preschooler but begin adjusting to the social world outside the home. The emotions of school-age children gradually stabilize as they mature and adjust to this stage of development.

- **Adolescence**—The world of the adolescent is full of rapid change and growth physically, emotionally, and socially. This stage begins at puberty and is often confusing and frustrating for both the child and the parents. During the stage of development from around thirteen to nineteen years of age, the teen is neither a child nor yet an adult. While the majority of adolescents cope quite well with this transitional stage, it is not uncommon to go through periods of anger and confusion as the young person moves toward a more mature way of dealing with young adulthood. Parents and their children must communicate and work together to successfully grow through this stage of development.

OBJECTIVE 5

Describe discipline, punishment, and abuse.

It is recommended that parents discuss their philosophies of child rearing and guidance *before* pregnancy or adoption of a child. Both perspectives on guidance are important and need to be recognized before the need to discipline arises.

- Assisting children to learn and follow basic self-conduct rules is referred to as **discipline**.

- **Punishment** presents painful or unpleasant consequences as a means of assisting children to learn desired behaviors.

- Physical, emotional, sexual, or neglectful acts that cause purposeful injury or threat to a child are **abuse**.

  NOTE: Abuse can *never* be justified as a method of guidance!

OBJECTIVE 6

Distinguish among guidance techniques.

Discipline

In most cases, effective **discipline** methods work better than punishment in helping children learn what is "right." Remember, the health and safety of the child must be considered and protected at all times when disciplining! Effective discipline methods include the following:

- Set as few rules as possible for the child to remember.

- Set rules that are reasonable and fair.

- Tell the child what *can* be done instead of what *cannot* be done.

- Reinforce good or desirable behavior with praise and recognition.

Punishment

If **punishment** is used, it must always be used in its least harmful form. It is most effective when given immediately after the undesirable behavior has taken place. Low-risk or mild forms of punishment include the following:

- Scold or reprimand the child briefly to show disapproval of a behavior.

  NOTE: To be effective, reprimands should be given in a calm manner. They need to include identification of the undesirable behavior, an explanation of why it is undesirable, and an offering of a desirable solution.

- Give a brief "time-out" period to remove the child from the situation in order to stop the undesirable behavior.

- Let the child learn the natural consequences of behaviors.

  EXAMPLE: Not eating dinner will lead to feelings of hunger.

  CAUTION: Natural consequences cannot be used if the health or safety of the child is at risk.

Abuse

Child **abuse** is often the result of parents using harsh punishment as their primary means of guidance. Abusive forms of punishment include physical, emotional, and sexual abuse.

CAUTION: Such overuse of punishment is dangerous and can never be justified.

- Physically hurt a child's body.
- Use extremely harsh or vulgar language and/or criticize and humiliate the child.
- Force a child to participate in sexual activities.

OBJECTIVE 7

Distinguish among the three patterns of parenting.

- **Authoritarian** parents are generally quite strict in their discipline and child-rearing practices. Often they want to control the child and will use strong punishment as a means of authority. This pattern of parenting shows little affection and gives little praise to children.

- **Authoritative** households are characterized by democratic methods of parenting and mild forms of punishment. These parents work with their children to set guidelines and limits and allow the children to make some of their own decisions. Authoritative parents are loving and supportive and encourage independence, maturity, and responsibility.

- **Permissive** parents set very few limits or guidelines for children to follow. Children in permissive homes usually are given few responsibilities to help with family jobs. These parents use little discipline and do not produce an environment that fosters the development of maturity and responsibility.

OBJECTIVE 8

Name ways children learn behaviors.

Parents' actions can speak louder than words when it comes to the development of children's behaviors. Children learn and imitate the behaviors they observe in their home environment, with peers, and in society.

- **Modeling**—Modeling occurs when children watch and listen to others and then repeat or imitate the behavior they have observed. Since parents cannot choose who or when their child will select a model, these behaviors may be desirable or undesirable.

- **Incidental learning**—Incidental learning is less obvious than modeling. Children learn transferable skills or behaviors incidentally while focusing on another objective. This type of learning is sometimes referred to as experimental or trial-and-error learning.

  EXAMPLE: A child taking dance lessons may learn more than just how to dance. Learning to listen closely to the instructor, memorize routines, and follow directions may incidentally be learned while at dance class. These skills may then be transferred to other activities such as school work.

- **Reinforcement**—Reinforcement for behavior is a third way children learn behaviors. Negative reinforcement is the removal of an unpleasant condition to promote a desirable behavior. Praise and recognition are positive reinforcements that help encourage children to repeat desirable behavior patterns.

  NOTE: Whenever possible, compliments and praise should be used instead of tangible rewards. Children may begin to expect gifts or prizes each time they behave well if that is the example a parent sets.

OBJECTIVE 9

Select from a list good communication skills to use with children.

Good communication skills can be excellent tools to use in building positive parent-child relationships. Learning how to communicate more effectively can lead to better understanding and closeness in families. The following are examples of good communication skills to use with children.

- **Call the child by name**. Use the child's name to get the child's attention and make him or her feel recognized as a person.

- **Practice using eye contact when communicating.** Adults may need to sit at the eye level of a child when talking or listening to the child in order to make eye contact.

  NOTE: In certain situations children may not want to make eye contact or may feel uncomfortable looking directly at an adult. However, when an adult is listening to a child or making an explanation to a child, it is often less threatening to the child if the adult is at his or her eye level.

- **Be an active listener.** Active listening includes carefully hearing what is said and then rephrasing the statement to be certain the child was accurately heard and understood.

  EXAMPLE:
  Child: "Mommy, I don't want to go to bed."
  Mommy: "I can tell you aren't happy about the idea of going to bed right now are you, Elizabeth."
  Child: "There might be someone in there! You go see."
  Mommy: "I understand you're afraid someone is in your room. Would you like for me to go in first and make sure there is not anyone in your room?"
  Child: "Yes, I could sleep better then."

- **Use "I" messages instead of "You" messages.** "I" messages focus on the parent or adult understanding and expressing how they feel. "You" messages send a verbal message of blame to the child.

  EXAMPLE: Say, "I appreciate it when the toys are picked up at bedtime." Instead of, "You never pick up the toys at bedtime!"

- **Communicate the same message with words and actions.**

  EXAMPLE: A mother may tell her son she appreciates his help with the yard work; she smiles with pleasure, and gives him a hug for all his hard work. These actions all send a positive message to her son.

- **Use simple words and single concepts with young children.**

  NOTE: Children have short attention spans and like to communicate while playing and relaxing. Take advantage of 5 or 10 minutes when the child is coloring or swinging to have a good idea-sharing time.

OBJECTIVE 10 **Name ways to maintain a child's good health.**

Children need special care and attention to stay safe and healthy. It is the responsibility of adults to see that health and safety needs are met and children are protected from diseases, illnesses, and accidents.

- Meet basic needs for nutrition, rest, cleanliness, and physical exercise.

- Seek medical and dental care on an annual basis and during illness.

- Maintain the child's immunization needs.

  NOTE: Immunizations to be maintained are DPT (Diphtheria/pertussis or whooping cough/tetanus), Polio, and MMR (Measles/mumps/rubella). A pediatrician should be consulted for advice on additional needed immunizations or vaccines.

- Provide a safe and healthy home, yard, and automobile environment.

ALL I EVER REALLY NEED TO KNOW I LEARNED IN KINDERGARTEN

by Robert Fulghum

Most of what I really need to know about how to live, and what to do, and how to be, I learned in kindergarten. Wisdom was not at the top of the graduate-school mountain but there in the sandbox at nursery school.

These were the things I learned: Share everything. Play fair. Don't hit people. Put things back where you found them. Clean up your own mess. Don't take things that aren't yours. Say you're sorry when you hurt somebody. Wash your hands before you eat. Flush. Warm cookies and milk are good for you. Live a balanced life. Learn some and think some and draw and paint and sing and dance and play and work every day some.

Take a nap every afternoon. When you go out into the world, watch for traffic, hold hands, and stick together. Be aware of wonder. Remember the little seed in the plastic cup. The roots go down and the plant goes up and nobody really knows how or why, but we are all like that.

Goldfish and hamsters and white mice and even the little seed in the plastic cup—they all die. So do we.

And then remember the book about Dick and Jane and the first word you learned, the biggest word of all: LOOK. Everything you need to know is in there somewhere. The Golden Rule and love and basic sanitation. Ecology and politics and sane living.

Think of what a better world it would be if we all—the whole world—had cookies and milk about 3 o'clock every afternoon and then lay down with our blankets for a nap. Or if we had a basic policy in our nation and other nations to always put things back where we found them and clean up our own messes. And it is still true, no matter how old you are, when you go out into the world, it is best to hold hands and stick together.

From *All I Really Need To Know I Learned In Kindergarten* by Robert Fulghum.
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CHILDREN LEARN WHAT THEY LIVE

by Dorothy Law Nolte

If a child lives with criticism,
he learns to condemn.
If a child lives with hostility,
he learns to fight.
If a child lives with ridicule,
he learns to be shy.
If a child lives with shame,
he learns to feel guilty.
If a child lives with tolerance,
he learns to be patient.
If a child lives with encouragement,
he learns confidence.
If a child lives with praise,
he learns to appreciate.
If a child lives with fairness,
he learns justice.
If a child lives with security,
he learns to have faith.
If a child lives with approval,
he learns to like himself.
If a child lives with acceptance and friendship,
he learns to find love in the world.

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1019

99 WAYS TO SAY "VERY GOOD"

1. SUPER GOOD!
2. You've got it made.
3. SUPER!
4. That's RIGHT!
5. That's good.
6. You're really working hard today.
7. You are very good at that.
8. That's coming along nicely.
9. GOOD WORK!
10. That's much better!
11. I'm happy to see you working like that.
12. Exactly right!
13. I'm proud of the way you worked today.
14. You are doing that much better today
15. You've just about got it.
16. That's the best you have ever done.
17. You're doing a good job!
18. THAT'S IT!
19. Now you've figured it out.
20. That's quite an improvement.
21. GREAT!
22. I knew you could do it.
23. Congratulations!
24. Not bad.
25. Keep working on it, you're improving.
26. Now you have it!
27. You are learning fast.
28. Good for you!
29. Couldn't have done it better myself.
30. You are a joy.
31. One more time and you'll have it.
32. You really make my job fun.
33. That's the right way to do it.
34. You're getting better every day.
35. You did it that time!
36. You're on the right track now.
37. Nice going.
38. You haven't missed a thing.
39. WOW!
40. That's the way.
41. Keep up the good work.
42. TERRIFIC!
43. Nothing can stop you now.
44. That's the way to do it!
45. SENSATIONAL!
46. You've got your brain in gear today.
47. That's better.
48. That is first class work.
49. EXCELLENT!
50. That's the best ever.
51. You've just about mastered that.
52. PERFECT!
53. That's better than ever.
54. Much better!
55. WONDERFUL!
56. You must have been practicing!
57. You did that very well.
58. FINE!
59. Nice going.
60. You're really going to town.
61. OUTSTANDING!
62. FANTASTIC!
63. TREMENDOUS!
64. That's how to handle that!
65. Now that's what I call a fine job.
66. That's great.
67. Right on!
68. You're really improving.
69. You're doing beautifully.
70. Superb!
71. Good remembering!
72. You've got that down pat.
73. You certainly did well today.
74. Keep it up!
75. Congratulations. You got it right.
76. You did a lot of work today.
77. Well look at you go!
78. That's it!
79. I'm very proud of you.
80. MARVELOUS!
81. I like that.
82. Way to go!
83. Now you have the hang of it!
84. You're doing fine.
85. Good thinking.
86. You are really learning a lot.
87. Good going.
88. I've never seen anyone do it better
89. Keep on trying!
90. You outdid yourself today!
91. Good for you!
92. I think you've got it now.
93. That's a good (boy/girl).
94. Good job, (student's name).
95. You figured that out fast.
96. You remembered!
97. That's really nice.
98. That kind of work makes me happy.
99. It's such a pleasure to see you work like that!

When asked, "How are you?" Reply – SUPER GOOD, BUT I'LL GET BETTER.

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ASSIGNMENT SHEET 1

PARENT-CHILD RELATIONSHIPS

D V

NAME ______________________ SCORE ______

OBJECTIVE 11 **Evaluate self as a model for children.**

INTRODUCTION Children are very observant, and they learn many behaviors by observing and repeating the actions and behaviors of others.

DIRECTIONS Check the behaviors below that you usually exhibit, and then decide what kind of a model you are for children.

Make a check mark if you usually...

___ ask rather than tell.

___ say "please" and "thank you."

___ show how before expecting a child to do a task.

___ praise or compliment, even for small successes.

___ answer questions without complaining.

___ participate in family discussions and decisions.

___ read newspapers, magazines, and books.

___ talk about current events in front of children.

___ say "I was wrong" when you were.

___ talk to children as courteously as you talk to adults.

___ accept people who look and/or act differently.

___ talk about others in a positive way.

___ react to frustrating situations in positive ways.

___ accept problems as challenges.

After reviewing the evaluation of yourself as a model, how could you improve behaviors that might serve as negative models for children? Choose two behaviors you wish to improve, and write a plan for improvement.

1.

2.

ASSIGNMENT SHEET 2

PARENT-CHILD RELATIONSHIPS

D V

NAME ________________________________ SCORE ________

OBJECTIVE 12 **Construct statements using positive communication skills.**

INTRODUCTION Parent-child relationships can be strengthened and supported by practicing good communication techniques.

DIRECTIONS Read the following sentences. After reading each one, construct a new sentence using positive communication skills.

EXAMPLE: Do not go outside without a hat!
Put a hat on before you go outside.

1. Do not throw the ball in the house.

   ____

2. Quit screaming at me!

   ____

3. Do not play with your food.

   ____

4. Do not squeeze the kitten so hard.

   ____

5. Stop running in the store.

   ____

6. Keep your hands off that vase.

   ____

7. You make me so mad when you hit other children.

   ____

8. You should not play with that.

____

9. You are so difficult to purchase groceries for.

____

10. Kid, you never put your dirty clothes in the hamper.

____

ASSIGNMENT SHEET 3

PARENT-CHILD RELATIONSHIPS

D V

NAME ________________________________ SCORE _______

OBJECTIVE 13 **Evaluate parent-child interactions.**

INTRODUCTION There are many influences that affect a child's development, but parents are the major influence on the child. Parents have the responsibility to ensure the healthy and happy development of the child they care for.

DIRECTIONS Evaluate parent-child interactions by watching television shows or movies that portray family situations. Use the following questions as a guide for making your evaluations.

Observation I

1. Name of show or movie: ______________________________
2. How many people are in this family? ____________________
3. Who are you observing? ______________________________

   EXAMPLES: Father and daughter, mother and son,
   grandmother and granddaughter

4. Is the parent being a positive role model for the child? Explain your answer.

   ____

   ____

   ____

5. What guidance techniques are being used? Give an example.

   ____

   ____

   ____

6. Evaluate the communication skill use or lack of use by the parent. Give three examples.

7. Did the parent promote good health maintenance in any noticeable way? Explain what you observed.

Observation II

1. Name of show or movie: ____________________

2. How many people are in this family? ____________________

3. Who are you observing? ____________________

   EXAMPLES: Father and daughter, mother and son,
   grandmother and granddaughter

4. Is the parent being a positive role model for the child? Explain your answer.

5. What guidance techniques are being used? Give an example.

6. Evaluate the communication skill use or lack of use by the parent. Give three examples.

7. Did the parent promote good health maintenance in any noticeable way? Explain what you observed.

Observation III

1. Name of show or movie: ______________________
2. How many people are in this family? ______________________
3. Who are you observing? ______________________

   EXAMPLES: Father and daughter, mother and son, grandmother and granddaughter

4. Is the parent being a positive role model for the child? Explain your answer.

5. What guidance techniques are being used? Give an example.

6. Evaluate the communication skill use or lack of use by the parent. Give three examples.

7. Did the parent promote good health maintenance in any noticeable way? Explain what you observed.

Evaluation

1. Were there any common interaction problems or strengths among the families you observed? Explain your answer.

2. Which of the families was most successful in promoting positive parent-child interactions? Explain your answer.

3. Why do you think the other families were less successful in their interaction situations? Explain your answer.

4. Which family seemed most realistic and why?

Other comments or things observed:

ASSIGNMENT SHEET 4	PARENT-CHILD RELATIONSHIPS	D V

NAME ______________________________ SCORE _______

OBJECTIVE 14 **Survey working parents.**

INTRODUCTION Working families are very common in today's society. Many households consist of two working adults, a single working parent, or at least one wage earner. Balancing the demands of work and family takes skill and effort.

DIRECTIONS Use the following questions to survey three working parents. You may interview your own parent(s) or someone else's parent(s).

Part I

1. How many children do you have and what are their ages?

Parent 1 ______________________________________

Parent 2 ______________________________________

Parent 3 ______________________________________

2. Did you ever consider not having children? Why or why not?

Parent 1 ______________________________________

Parent 2 ______________________________________

Parent 3 ______________________________________

3. Did you work outside the home before you had children?

Parent 1 ______________________________________

Parent 2 ______________________________________

Parent 3 ______________________________________

4. Did (Do) you work outside the home while your children were (are) infants or preschool age?

Parent 1 ______________________________________

Parent 2 ______________________________________

Parent 3 ______________________________________

5. Who provides (or provided) care for your children while you are (or were) at work?

Parent 1 ______________________________

Parent 2 ______________________________

Parent 3 ______________________________

6. What are some of the positive aspects of being a working parent?

Parent 1 ______________________________

Parent 2 ______________________________

Parent 3 ______________________________

7. What are some of the negative aspects of being a working parent?

Parent 1 ______________________________

Parent 2 ______________________________

Parent 3 ______________________________

8. Do your children have responsibilities around the house? If yes, what are they and at what age did you expect them to assume these responsibilities?

Parent 1 ______________________________

Parent 2 ______________________________

Parent 3 ______________________________

9. Do you have any advice to give young people considering parenthood?

Parent 1 ______________________________

Parent 2 ______________________________

Parent 3 ______________________________

Part II

1. What similarities did you find in the three parents you surveyed?

____

____

____

____

____

____

____

2. What did you learn about balancing work and parenting responsibilities?

____

____

____

____

____

____

____

ASSIGNMENT ANSWERS

PARENT-CHILD RELATIONSHIPS

D V

ASSIGNMENT SHEET 1

Responses should be based on the answers given in the list of behaviors. Answers might include statements like: learn to use better communication skills, try to be more positive in my attitude, or learn to admit my mistakes. The student should then explain how he or she plans to accomplish these changes.

ASSIGNMENT SHEET 2

Answers should be similar to the following:

1. Roll the ball on the floor.
2. Use a quiet voice when talking to me.
3. Eat your food.
4. Hold the kitten gently.
5. Use walking feet in the store.
6. Use your eyes to look at the pretty vase.
7. I get unhappy when you hurt others.
8. I would like for you to play with something else.
9. I have a hard time choosing foods you like to eat.
10. (Child's name), I would like for you to place dirty clothes into the hamper.

ASSIGNMENT SHEET 3

Observations I through III

1-3. Answers will vary.

4. Answers may include being an active listener, giving praise, or reacting to frustrating situations in a positive way.
5. Answers and examples may include the following:
   - Discipline—Set fair and reasonable rules
   - Punishment—Scolded or reprimanded
   - Abuse—Hit or neglected

6. Use of communication skills may include active listening, using "I" statements instead of "You" statements, or using "Do" statements instead of "Do not" statements.

7. Examples may include providing good nutrition, seeking medical or dental care, or using a car seat for safety.

Evaluations 1-4.

Evaluation answers will reflect information gathered in the previous three observations. Students' answers will vary, but all should exhibit the use of thoughtful observations and knowledge of parenting skills.

ASSIGNMENT SHEET 4

Part I

The student should show evidence that he or she did survey three parents for a response comparison. All answers will vary.

Part II

1. Responses should include recognition of the fact that parenting involves financial responsibilities and the obligation to provide for the basic needs of children.

2. Parenting involves emotional maturity and a commitment to balance work and family life.

WRITTEN TEST

PARENT-CHILD RELATIONSHIPS

D V

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with parent-child relationships to their correct definitions. Write the correct letters in the blanks.

____ 1. Adult or adults interacting with a child and assuming the main responsibilities of caring for and rearing the child

____ 2. Responding to a particular behavior in a way which serves to increase the likelihood of the desirable behavior occurring again

____ 3. The removal of an unpleasant external condition which serves to increase the likelihood of a particular behavior occurring again

____ 4. The way an individual feels and thinks about himself or herself

____ 5. Medicines designed to prevent certain diseases

____ 6. The developing child who is learning to master walking

____ 7. Changes that occur in a series of sequenced steps, each one building on what was previously learned

____ 8. A period of development when a person is passing from one series of sequenced steps into another

____ 9. To give or receive verbal or nonverbal messages that express thoughts, feelings, or information; must include a sender and receiver

____ 10. Love that is given with total acceptance and approval, expecting nothing in return

a. Behaviorism

b. Classification

c. Communication

d. Developmental stages

e. Immunizations

f. Negative reinforcement

g. Parenting

h. Positive reinforcement

i. School-age

j. Self-centered

k. Self-concept

l. Toddler

m. Transitional stage

n. Unconditional love

OBJECTIVE 2 **List six responsibilities parents have to their children.**

____

____

____

____

____

____

____

OBJECTIVE 3 **Select from the following list rights of parents.** Write an "X" in the blank before each correct answer.

____ 1. The right to be treated with respect by their children.

____ 2. The right to abuse their children.

____ 3. The right to their own individuality.

____ 4. The right to pursue their own interests and talents.

____ 5. The right to tell their children which interests and talents they can pursue.

____ 6. The right to expect their children to be straight "A" students and scholars.

____ 7. The right to privacy.

____ 8. If a parent was a star athlete, the right to expect his or her children to also be great athletes.

OBJECTIVE 4 Describe the stages of child development.

OBJECTIVE 5 Describe discipline, punishment, and abuse.

Discipline

Punishment

Abuse

OBJECTIVE 6

Distinguish among guidance techniques. Write the correct letters in the blanks.

____1. Let the child learn the natural consequences of behaviors.

____2. Use extremely harsh or vulgar language and/or criticize and humiliate the child.

____3. Tell the child what *can* be done instead of what *cannot* be done.

____4. Physically hurt the child's body.

____5. Set as few rules as possible for the child to remember.

____6. Scold or reprimand the child briefly to show disapproval of a behavior.

____7. Give a brief "time-out" period to remove the child from the situation in order to stop the undesirable behavior.

____8. Force the child to participate in sexual activities.

____9. Set rules that are reasonable and fair.

____10. Reinforce good or desirable behavior with praise and recognition.

a. Abuse

b. Discipline

c. Punishment

OBJECTIVE 7

Distinguish among the three patterns of parenting. Write the correct letters in the blanks.

____1. Characterized by democratic methods of parenting and mild forms of punishment. These parents work with their children to set guidelines and limits and allow the children to make some of their own decisions. These parents are loving and supportive and encourage independence and responsibility.

a. Authoritarian

b. Authoritative

c. Permissive

____ 2. Sets very few limits or guidelines for children to follow. Children usually are given few responsibilities to help with family jobs. These parents use little discipline and do not produce an environment that fosters the development of maturity and responsibility.

____ 3. Generally quite strict in discipline and child-rearing practices. Often, parents want to control the child and will use strong punishment as a means of authority. This pattern of parenting shows little affection and gives little praise to children.

OBJECTIVE 8

Name ways children learn behaviors.

____

____

____

OBJECTIVE 9

Select from the following list good communication skills to use with children. Write an "X" in the blank before each correct answer.

____ 1. Practice using eye contact when communicating.

____ 2. Speak loudly so the child will listen more closely.

____ 3. Be an active listener.

____ 4. Call the child by name.

____ 5. Hold the child firmly when speaking to him or her so he or she will pay attention.

____ 6. Use "I" messages instead of "You" messages.

____ 7. Use simple words and single concepts with young children.

____ 8. Keep a pleasant smile when correcting the child for misbehavior.

____ 9. Communicate the same message with words and actions.

OBJECTIVE 10 **Name four ways to maintain a child's good health.**

____

____

____

____

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 11 **Evaluate self as a model for children.** SCORE ________

OBJECTIVE 12 **Construct statements using positive communication skills.** SCORE ________

OBJECTIVE 13 **Evaluate parent-child interactions.** SCORE ________

OBJECTIVE 14 **Survey working parents.** SCORE ________

WRITTEN TEST ANSWERS

PARENT-CHILD RELATIONSHIPS

D V

OBJECTIVE 1

1. g
2. h
3. f
4. k
5. e
6. l
7. d
8. m
9. c
10. n

OBJECTIVE 2

List should include the following in any order:

- Physical protection and care
- Emotional development
- Intellectual development
- Security
- Preparation for adulthood
- Ensure the rights of their children

OBJECTIVE 3

1, 3, 4, 7

OBJECTIVE 4

Descriptions should include the following:

- **Infant**—The first stage of development begins when the child is born and lasts approximately two years. Infants are dependent on adults for all their care and needs being met.
- **Toddler**—The child has learned to walk with short, unsteady steps. The toddler still needs the security of having parents close by, but wants to accomplish goals independently. It is a stage characterized by curiosity and assertiveness.

- **Preschool**—The preschool stage of development is considered the period of time when the child is between three and five years of age. Preschool children rapidly develop motor, intellectual, and social skills during this stage. Language skills are expanding, and they are interested in doing things for themselves and others. Preschoolers need support and time from caring adults as they learn, grow, and deal with their changing world.

- **School-age**—Children will still have many of the same babyish characteristics of the toddler or preschooler but begin adjusting to the social world outside the home. The emotions of the school-age child gradually stabilize as they mature and adjust to this stage of development.

- **Adolescence**—The world of the adolescent is full of rapid change and growth physically, emotionally, and socially. This stage begins at puberty and is often confusing and frustrating for both the child and the parents. During the stage of development from around thirteen to nineteen years of age, the teen is neither a child nor yet an adult. While the majority of adolescents cope quite well with this transitional stage, it is not uncommon to go through periods of anger and confusion as the young person moves toward a more mature way of dealing with young adulthood. Parents and their children must communicate and work together to successfully grow through this stage of development.

OBJECTIVE 5

Descriptions should include the following:

- **Discipline**—Assisting children to learn and follow basic self-conduct rules

- **Punishment**—Presents painful or unpleasant consequences as a means of assisting children to learn desired behaviors

- **Abuse**—Physical, emotional, sexual, or neglectful acts causing purposeful injury or threat to a child

OBJECTIVE 6

1. c
2. a
3. b
4. a
5. b
6. c
7. c
8. a
9. b
10. b

OBJECTIVE 7

1. b
2. c
3. a

OBJECTIVE 8

- Modeling
- Incidental learning
- Reinforcement

OBJECTIVE 9

1, 3, 4, 6, 7, 9

OBJECTIVE 10

- Meet basic needs for nutrition, rest, cleanliness, and exercise.
- Seek medical and dental care on an annual basis and during illness.
- Maintain the child's immunization needs.
- Provide a safe and healthy home, yard, and automobile environment.

OBJECTIVE 11

Refer to answers to Assignment Sheet 1.

OBJECTIVE 12

Refer to answers to Assignment Sheet 2.

OBJECTIVE 13

Refer to answers to Assignment Sheet 3.

OBJECTIVE 14

Refer to answers to Assignment Sheet 4.

OBJECTIVE SHEET

AGING

D VI

INTRODUCTION

From birth on, everyone is in a continuous state of aging. However, for the purposes of this unit, aging will be used as a frame of reference for the individual who is sixty-five years of age or older. Older Americans, senior citizens, elderly, golden years, and retirees are just a few of the terms used in this unit to describe the mature adult.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe the aging stage of human development. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with aging to their correct definitions.
2. List developmental tasks associated with aging.
3. Distinguish between myths and facts about older adults.
4. Match age-related changes that occur in the body to their correct descriptions.
5. List common fears of older adults.
6. List types of living facilities available to meet the life-styles of older adults.
7. Name resources that help older adults maintain independence.
8. Match styles of grandparenting with their correct descriptions.
9. Evaluate housing options for older people. (Assignment Sheet 1)
10. Interview someone over 65 years of age. (Assignment Sheet 2)
11. Plan an activity with an older person. (Assignment Sheet 3)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss the aging population and their needs.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Ask students to bring photographs of older people who are special to them. Prepare a bulletin board using these photos as the basis.
- Read *Love You Forever* aloud to the class. Ask for class discussion about this story of the enduring nature of a parent's love and how it crosses generations.
- Find poems about aging and read them aloud. Ask the class to discuss the meanings and feelings associated with aging in these poems. Students may want to write poems about aging and read them to the class.
- Discuss the terms and definitions associated with aging that will be used in this unit.
- Refer to "The Greying of America" for additional information and discussion material.

Objective 2

- Lead a class discussion on the developmental tasks associated with aging.

- Hand out and discuss *Needs and Tasks of Older Adults.*

- Emphasize that growing old is a natural process. As the health of Americans has improved, the likelihood of reaching old age has increased. In this period of life, just as in all other phases of human development, there are adjustments to be made and problems to be faced.

Objective 3

- Ask class members to each draw a picture of himself or herself at age 75. Have students describe what they will look, feel, and act like at age 75. Use Handout 1 to help students think of descriptive terms.

- Distinguish between myths and facts about older adults. Ask students to compare their previous description of themselves at age 75 to the myths and facts about aging. Ask students whether their descriptions were based on myths or facts.

- Hand out and discuss *Myths and Realities of Aging.*

Objective 4

- Discuss observable and nonobservable age-related changes that occur in the body over time.

- Invite to class a panel of people who provide services for the elderly. Ask them to discuss older adults and age-related changes that occur in the body.

  EXAMPLES: AARP speaker, elderhostle representative, nursing home administrator

- Hand out and discuss *Factors Which Affect Food Intake in Later Years.*

- Use work stations to help students relate to and understand some of the problems many older adults face. After the students have participated in each of the work stations, lead a class discussion on how this exercise made them feel. Were students surprised at their feelings?

  EXAMPLES: **Work Station 1**
  Materials—Work gloves, needles, and thread
  Assignment—Thread needles with work gloves on
  Assimilation—Arthritis in hands

Work Station 2
Materials—Plastic wrap and newspapers
Assignment—Hold plastic wrap over eyes and read the newspaper
Assimilation—Cataracts

Work Station 3
Materials—Marshmallows, reading material, and tape recorder
Assignment—Put two marshmallows in mouth and talk into tape recorder
Assimilation—False teeth

Work Station 4
Materials—Gingersnaps
Assignment—Hold nose while eating ginger snaps
Assimilation—Faulty sense of smell

Work Station 5
Materials—Cottons balls
Assignment—Plug ears with cotton and carry on a conversation with someone
Assimilation—Loss of hearing

Work Stations 6
Materials—Wheelchair, walker, and/or cane
Assignment—Move around the classroom area
Assimilation—Loss of mobility

- Refer to Supplement 1, *Helpful Hints to Friends of Hard-of-Hearing People.*

Objective 5

- Ask the class to identify things they fear about older adults or aging.

- Discuss common fears of older adults. How do these fears compare to the fears of the students?

Objective 6

- Review the types of living facilities available to older adults.

- Hand out and discuss *Understanding the Nursing Home Environment* and *Safe, Comfortable Living Environments for the Elderly.*

- Ask representatives from various living facilities to present information on their facilities, *or* take a class field trip and visit the various local living facilities for older adults. Allow students to complete Assignment Sheet 1 and evaluate housing options available for older people.

- For additional information and discussion material refer to "Semidependent Housing for Elderly Persons."

- Ask the class if they would like to make gifts for nursing home residents. Allow class time or schedule after-class meeting times for the students to make their items.

  EXAMPLES: Tray favors, lap quilts, wheelchair bags, bedside storage pockets

Objective 7

- Lead a class discussion on how older adults can maintain independence.

- Have students explore career opportunities in the field of elder care, and write a brief report on one area of interest.

- Refer to "Home-Delivered Meals: Is Weekday Service Sufficient?" for additional information and discussion material.

Objective 8

- Discuss styles of grandparenting. Encourage students to tell the class stories or experiences they have shared with a grandparent or other older adult.

- Hand out and discuss *Grandparenting*.

- Show *The Mailbox* and/or *Peege* for additional information on aging.

APPLICATION

Objective 9

- If not completed earlier in this unit, use Assignment Sheet 1 to help students evaluate housing options for older people.

Objective 10

- Have students use Assignment Sheet 2 to interview someone over 65 years of age.

Objective 11

- Ask students to plan an activity with an older adult using Assignment Sheet 3.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *The Mailbox*

  NOTE: This film is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this film from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order *The Mailbox* from Brigham Young University, Jacob's House, Media Marketing, Provo, Utah 84602, or call 801-378-3456.

- *Peege*

  NOTE: This film can be ordered from Phoenix BFA Films and Video Inc., 470 Park Avenue South, New York, New York 10016.

Publications

- Combs, Raedene E. "Semidependent Housing for Elderly Persons." *Journal of Home Economics*, Vol. 81, No. 3, Fall 1989, pp. 20-23.

- Drummond, Sarah E. *Safe, Comfortable Living Environments for the Elderly.* Home Economics Fact Sheet No. T-4415. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Harper, Mary. "The Greying of America." *Vocational Education Journal*, Vol. 65, No. 1, January 1990, pp. 14-16.

- Kendrick, Olivia W. and Jane Bagwell. "Home-Delivered Meals: Is Weekday Service Sufficient?" *Journal of Home Economics*, Vol. 81, No. 3, Fall 1989, pp. 16-19.

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- Peck, Claudia J. and Althea Wright. *Characteristics of Elderly Oklahomans.* Home Economics Fact Sheet No. T-6607. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1985.

- Stewart, Janice R. *Factors Which Affect Food Intake in Later Years.* Home Economics Fact Sheet No. T-3148. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Wilson, Elaine. *Grandparenting.* Home Economics Fact Sheet No. T-2207. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1982.

- Wright, Althea and Joseph A. Weber. *Sexuality in the Later Years.* Home Economics Fact Sheet No. T-2120. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

- Wright, Althea and Joseph A. Weber. *Needs and Tasks of Older Adults.* Home Economics Fact Sheet No. T-2124. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Wright, Althea and Joseph A. Weber. *Understanding the Nursing Home Environment.* Home Economics Fact Sheet No. T-2215. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Wright, Althea and Joseph A. Weber. *Myths and Realities of Aging.* Home Economics Fact Sheet No. T-2111. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

Additional Resources

Educational resources are also available from the following organizations. Out-of-state teachers should contact local agencies on aging.

- Department of Human Services
  Aging Services Division
  Special Unit on Aging
  P.O. Box 25352
  Oklahoma City, Oklahoma 73125
  405-521-2281

- American Association of Retired Persons
  1909 K Street, N.W.
  Washington, D.C. 20049
  202-872-4700

- Senior Information Services, Inc.
  3200 N.W. 48th Street
  Suite 202
  Oklahoma City, Oklahoma 73112
  405-923-4344

- NECO Area Agency on Aging
  P.O. Box 330
  105 W. Canadian
  Vinita, Oklahoma 74301-0330
  918-256-6478
  Washington, Nowata, Craig, Ottawa, Rogers, Mayes, and Delaware counties

- EODD Area Agency on Aging
  P.O. Box 1367
  800 W. Okmulgee
  Muskogee, Oklahoma 74402-1367
  918-682-7891
  Wagoner, Cherokee, Adair, Okmulgee, Muskogee, McIntosh, and Sequoyah counties

- **KEDDO** Area Agency on Aging
  P.O. Box 638
  Vo-Tech Hwy 2
  Wilburton, Oklahoma 74578
  918-465-2367
  Pittsburg, Haskell, Latimer, LeFlore, Pushmataha, Choctaw, and McCurtain counties

- **SODA** Area Agency on Aging
  P.O. Box 848
  16 E Street S.W.
  Ardmore, Oklahoma 73401
  405-226-2250
  Garvin, Carter, Love, Pontotoc, Coal, Atoka, Murray, Johnston, Marshall, and Bryan counties

- **COEDD** Area Agency on Aging
  400 N. Bell
  Shawnee, Oklahoma 74801
  405-273-6410
  Hughes, Lincoln, Okfuskee, Pawnee, Payne, Pottawatomie, and Seminole counties

- **Tulsa** Area Agency on Aging
  Room 1025, 200 Civic Center
  Tulsa, Oklahoma 74103
  918-592-7688
  Tulsa, Osage, and Creek counties

- **NODA** Area Agency on Aging
  3201 Santa Fe Trail
  Enid, Oklahoma 73701
  405-237-4810
  Alfalfa, Blaine, Garfield, Grant, Kay, Kingfisher, Major, and Noble counties

- **Areawide** Area Agency on Aging
  P.O. Box 1474
  125 N.W. 5th St.
  Oklahoma City, Oklahoma 73101
  405-236-2426
  Oklahoma, Logan, Canadian, and Cleveland counties

- **ASCOG** Area Agency on Aging
  P.O. Box 1647
  802 Main St.
  Duncan, Oklahoma 73533
  405-252-0595
  Caddo, Comanche, Cotton, Grady, Jefferson, McClain, Stephens, and Tillman counties

- **SWODA** Area Agency on Aging
  P.O. Box 569
  Clinton-Sherman Air Park
  Burns Flat, Oklahoma 73624
  405-562-4886
  Beckman, Custer, Greer, Harmon, Kiowa, Jackson, Roger Mills, and Washita counties

- **OEDA** Area Agency on Aging
  P.O. Box 668
  330 Douglas Ave.
  Beaver, Oklahoma 73932
  405-625-4531
  Cimarron, Texas, Beaver, Harper, Woods, Woodward, Dewey, and Ellis counties

- Adult Protective Services Hotline for reporting abuse or neglect, call toll-free in Oklahoma 800-522-3511.

UNIT REFERENCES

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- Crepeau, Elizabeth L. *Activity Programming for the Elderly.* Boston: Little, Brown, and Company, 1986.
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- Havighurst, Robert J. *Developmental Tasks and Education.* New York: David McKay Company, Inc., 1972.
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- Wright, Althea and Joseph A. Weber. *Evaluating Nursing Homes.* Home Economics Fact Sheet No. T-2122. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Zins, Sandra. *Aging in America.* Albany, New York: Delmar Publishers Inc., 1987.

1054

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Science 284	Describes/ Explains	Human/animal	Aging
	Science 289	Describes/ Explains	Human/animal	Development
OBJECTIVE 3	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 185	Evaluates	Information-written	Fact/ opinion
	Language Arts 214	Identifies	Information-written	
	Language Arts 229	Identifies	Information-written	Stereotypes
OBJECTIVE 4	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 5	Science 284	Describes/ Explains	Human/animal	Aging
OBJECTIVE 6	Science 284	Describes/ Explains	Human/animal	Aging
OBJECTIVE 7	Science 284	Describes/ Explains	Human/animal	Aging
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 8	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 043	Collects/ Organizes	Information-oral/written	Observations
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 098	Composes/ Edits	Reports/ essays	Summaries
	Language Arts 171	Evaluates	Information-oral	Conclusions/ solutions
	Science 284	Describes/ Explains	Human/animal	Aging
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 10	Language Arts 040	Collects/ Organizes	Information- oral/written	Discussions
	Language Arts 098	Composes/ Edits	Reports/ essays	Summaries
	Language Arts 171	Evaluates	Information- oral	Conclusions/ solutions
	Science 284	Describes/ Explains	Human/animal	Aging
OBJECTIVE 11	Language Arts 040	Collects/ Organizes	Information- oral/written	Discussions
	Language Arts 043	Collects/ Organizes	Information- oral/written	Observations
	Language Arts 048	Composes/ Edits	Agenda	
	Language Arts 278	Uses	Text resources	

TERMS ASSOCIATED WITH AGING

Afraid
Age spots
Ambitious
Angry
Bags under eyes
Bent back
Big purses
Brags a lot
Broken bones
Calm
Canes
Cold
Compassionate
Concerned
Confused
Deaf
Dentures
Depressed
Discriminated
Double chins
Elastic waistbands
Entertaining
Experienced
Feeble
Flabby triceps
Forgetful
Fragile
Freedom
Funny
Generous
Gentle
Glasses
Good cooks
Grandparent
Hair loss
Hair nets
Handsome
Happy
Hearing aids
Helpless
Hot
Humorous
Independent
Insecure
Interesting
Kind
Large nose
Likes to talk
Lonely
Lots of jewelry
Loved
Loving
Low chest
Mature
Nervous
Old
Old clothes
Pain
Polyester pants
Pretty
Quiet
Red lipstick
Relaxed
Religious
Retired
Sad
Scared of death
Self-conscious
Senile
Shorter than average
Shrinking body
Silver hair
Sleepy
Slow
Slow driver
Slow walker
Smart
Smiles a lot
Snores
Stingy
Sweet
Tells stories
Tired
Travels
Tremors
Uncomfortable
Unloved
Varicose veins
Walker
Weak
Weak muscles
Wealthy
Wears hats
Wheelchair
Wise
Witty
Wrinkles

INFORMATION SHEET | **AGING** | **D VI**

OBJECTIVE 1

Match terms associated with aging to their correct definitions.

- **Aging**—The process of growing old
- **Alzheimer's disease**—A chronic brain dysfunction which progresses from a loss of higher cognitive abilities, to a loss of basic abilities, and eventually leads to death
- **Centenarian**—A person who lives to 100 years of age or older
- **Gerontology**—The study of old age
- **Medicare**—Plan that uses the Social Security system to provide medical benefits to older adults
- **Medicaid**—Plan that uses state and federal funds to pay medical expenses for needy people of all ages
- **Retire**—To withdraw from one's occupation and live on one's income, savings, or pension
- **Senility**--Nonmedical term that refers to mental limitations

OBJECTIVE 2

List developmental tasks associated with aging.

The learning process continues through every stage of life, and aging adults continue to have new experiences and situations ahead of them. One difference those in later maturity have from earlier stages is the option to retire from some roles and plan to participate in other roles. Developmental tasks of later maturity are as follows:

- Adjusting to declining physical strength and health
- Adjusting to retirement and a changed life-style
- Adjusting to the death of a spouse
- Building friendships and associations with others in the same age group
- Adopting and adapting social roles with flexibility
- Establishing suitable housing arrangements

OBJECTIVE 3

Distinguish between myths and facts about older adults.

The myths that are told about (and sometimes by) older people do an injustice to those who are happily growing in their "golden years" of life. To help clear up misconceptions about the aged, consider the following myths and facts.

- **Myth**—People over 65 years old are not productive.

  Fact—Creativity and productivity can continue throughout the entire life-span if used and encouraged. While many older adults do move from paid employment to volunteer work, their experience and wisdom can make them more efficient workers than younger people.

- **Myth**—Older adults become stubborn and inflexible.

  Fact—There are flexible and inflexible people in every age group. Many older people are very flexible.

- **Myth**—Sexual interest disappears with age.

  Fact—Individuals possess the ability for sexual fulfillment throughout their lives.

- **Myth**—Most older people are lonely, isolated, and ignored by family.

  Fact—Older adults commonly have frequent interaction with their grown children. Most older people report that they rarely experience isolation or feelings of personal loneliness.

- **Myth**—If people live long enough, they will become senile.

  Fact—People can stay mentally young for their entire lives. There appears to be two main ingredients to keeping the brain young: remaining mentally stimulated and having companionship.

OBJECTIVE 4

Match age-related changes that occur in the body to their correct descriptions.

There are observable and non-observable changes that occur in the body as it ages. Gerontologists study what it is like to be old, what causes aging, and what happens to people when they get old. Identifiable age-related changes include the following:

OBSERVABLE

- **Hair:** Thins and whitens.
- **Vision:** Declines; three out of five persons 75+ are affected to some degree, and more often in females than males.
- **Kidneys:** Eventually lose up to 50 percent of their capacity to filter body wastes. This major system shows the greatest decline with age.
- **Heart:** 1st — Between ages 20-90 the amount of blood pumped by the heart decreases 50 percent. 2nd — Muscle fibers contract more slowly. 3rd — Heart and blood vessels are more vulnerable to disease.
- **Bones:** At 40+, the body no longer absorbs calcium efficiently, which contributes to fractures in more than 25 percent of all elderly women.
- **Joints:** 1st — Begin to stiffen, particularly the hips and knees. 2nd — Compressed spinal discs shorten the body and cause a bent posture. Height loss of 1-3 inches is common.
- **Nervous System:** 1st — Hardening of blood vessels create circulatory problems in the brain. 2nd — Aging reduces the speed with which the nervous system can process information or send signals for action.
- **Circulatory System:** Failure in this system is the most common cause of death. Death from cardiovascular disease at age 75 is 150 times higher than at 35.

NONOBSERVABLE

- **Hearing:** 1st — Ability to hear high pitches is more difficult. 2nd — Normal sound levels are more difficult to understand.
- **Skin:** 1st — Fine lines around eyes and mouth. 2nd — Lines deepen into wrinkles. 3rd — Skin loses elasticity and smoothness. 4th — Spots of dark pigment.
- **Lungs:** 1st — Between ages 30-75, the amount of air inhaled and exhaled drops by 45 percent. 2nd — Between ages 30-75, the amount of oxygen passing into the blood decreases about 50 percent.
- **Hormones:** 1st — Decline in hormonal flow from the adrenal gland, located atop the kidney, lowers the ability of the elderly to respond to stress. 2nd — For women, menstruation ceases.
- **Immune System:** This system becomes less efficient and therefore lowers the body's resistance to disease.
- **Muscles:** 1st — There is a loss of muscle strength, which reduces coordination. 2nd — Lack of muscle tone causes sagging of muscles.

NOTE: A person's well-being is determined by the combination of mental, social, and physical activities.

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OBJECTIVE 5 **List common fears of older adults.**

By understanding the fears that are common to older adults, it is possible to gain a better understanding of what their life might be like. Concerns shared by many elderly people include the following:

- **Being poor and a burden to family and/or society**—Social Security benefits alone will not meet the costs of living for most older adults. Medicaid and Medicare help pay medical expenses, but may not be adequate to cover all of the costs the elderly may face.
- **Experiencing the change and uncertainty associated with old age**—The older adult often resists change, yet is often confronted with having to move to new environments and redefine his or her roles and life-style.
- **Illnesses that often strike the aged**—Experiencing illnesses that can cause helplessness and inability to care for themselves is a concern for older adults.

  EXAMPLES: Alzheimer's disease, memory loss, osteoporosis
- **Losing identity and human dignity**—Being grouped in homes for the elderly causes a loss of privacy and may lead to a feeling of being one of the mass—a number instead of a name. Retirement can also lead one to feelings of loss of work identity.
- **Receiving poor care and possible abuse**—Research has found that for older people, the manner of death is of greater fear than death itself. Being sent to a nursing home or extended care facility and receiving improper care is a concern shared by many centenarians and other elderly adults.
- **Losing a mate and other elderly friends**—Many people fear being alone after their mate or friends begin to die.
- **Being a victim of crime**—Crimes against older adults have increased over the past years. These crimes include swindle schemes, rape, robbery, and murder.

OBJECTIVE 6

List types of living facilities available to meet the life-styles of older adults.

- **Extended care facility**—Extended care facilities provide a variety of special care options and equipment.
- **Home owner**—As long as they are in good health, 90 percent of older adults in the United States choose to remain in their own homes.
- **Nursing home**—Nursing homes provide physical care for older adults with health problems. About 5 percent of the elderly in the United States live in nursing homes.
- **Relative's home**—An older person who is no longer able to maintain a home and independent living conditions may arrange for long-term care in the home of a grown child or other relative.
- **Retirement home, village, or center**—Many retirement facilities provide services for older adults who may no longer be able to provide for themselves. Social activities, health care, and food services are options that might be available in these facilities.

OBJECTIVE 7

Name resources that help older adults maintain independence.

Many elderly people can remain at home and avoid institutional care with a little extra help at home.

- **Meals-on-Wheels** is a service which is available in many communities. For a fee, arrangements can be made for nutritious, hot meals to be delivered to the homes of elderly people.
- **Home health aides** are trained to provide personal care and home maintenance to the elderly. They are under the supervision of a county health nurse and are often required by states to complete a vocational training program.
- **County health department visiting nurses** will make home visits to elderly people with health needs.
- **Senior citizens groups** offer a variety of programs and services to help older adults maintain their independence.

OBJECTIVE 8

Match styles of grandparenting with their correct descriptions.

Most grandparents are excited and pleased to share the lives of their grandchildren. Grandchildren provide opportunities for older adults to express affection, intimacy, and even experience silly play times.

Five styles of grandparenting include the following:

- **Formal**—Grandparents do not try to assume the parenting role, but are interested in knowing what their grandchildren are involved in and want to be involved in their lives.
- **Fun seeker**—Informal, free time is spent with the grandchildren enjoying their company and spoiling them.
- **Distant**—Grandparents maintain a remote relationship with their grandchildren, making contact only on special occasions.
- **Surrogate parent**—These grandparents take over parenting responsibilities, usually to give help to the working mother of a small child.
- **Pools of family wisdom**—These grandparents dominate the family and maintain authority over the parents and grandchildren.

HELPFUL HINTS TO FRIENDS OF HARD-OF-HEARING PEOPLE

When talking to the hard-of-hearing person you will be able to help him or her understand you more clearly if you follow these simple suggestions:

1. Talk at a moderate rate.
2. Keep your voice at about the same volume throughout, without dropping the voice at the end of each sentence.
3. Always speak as clearly and accurately as possible. Consonants, especially, should be articulated with care.
4. Do not "over-articulate;" i.e., mouthing or overdoing articulation is just as bad as mumbling.
5. Pronounce every name with care. Make a reference to the name for easier understanding, as: Joan, "the woman from the office," or Penney's, "the downtown store."
6. Change to a new subject at a slower rate, making sure that the person follows the change. A key word or two at the beginning of a new topic is a good indicator.
7. Do not attempt to converse while you have something in your mouth, such as a pipe, cigar, cigarette, or chewing gum. Do not cover your mouth with your hand.
8. Talk in a normal tone of voice. Shouting does not make your voice more distinct. In some instances shouting makes it more difficult for a hard-of-hearing person to understand.
9. Address the listener directly. Do not turn away in the middle of a remark or story. Make sure that the listener can see your face easily and that a good light is on it.
10. Use longer phrases, which tend to be easier to understand than short ones. For example, "Will you get me a drink of water?" presents much less difficulty than, "Will you get me a drink?" Word choice is important here. Fifteen and fifty cents may be confused, but a half dollar is clearer.

Courtesy of the Sacramento Hearing Service Center.

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ASSIGNMENT SHEET 1

AGING

D VI

NAME ______________________ SCORE ________

OBJECTIVE 9

Evaluate housing options for older people.

INTRODUCTION

Life-styles of older adults living independently and those living in care centers differ a great deal. Many older adults are comfortable and quite happy living in a center where they are given full-time care, whereas others are determined to live out their lives doing as much as possible to remain independent.

DIRECTIONS

Evaluate housing options for older people by completing the following exercise. Interview either an older adult who lives independently, an older adult who lives in another type of living facility, or a employee of a care facility. Use the following questions as a guide. Explain each answer.

Part I

Type of residence evaluated ________________

1. What is the general atmosphere like? Is it clean and odor free?

2. How is the attitude of the older person (people) at this residence?

3. Is the residence located in a safe neighborhood? Is there a yard area for outdoor activities?

4. Does the home appear to be "accident-proof," with items like good lighting, handrails and grab bars in the bathrooms, and sturdy furniture?

5. Is good, nutritious food readily available and easily accessible?

6. Are medical facilities and emergency assistance readily available and accessible?

7. Are group activities and opportunities for socializing available for regular participation?

Part II

1. What are the advantages of the type of residence you observed?

2. What are the disadvantages of the type of residence you observed?

3. Write a brief paragraph summarizing your evaluation of the type of living residence for older adults that you observed. Use additional paper to write your summary.

Adapted with permission from the Oklahoma State University Home Economics Cooperative Extension Service.

ASSIGNMENT SHEET 2 | **AGING** | **D VI**

NAME ______________________________ SCORE ________

OBJECTIVE 10

Interview someone over 65 years of age.

INTRODUCTION

The best way to learn about someone is to sit and personally visit with him or her. To be a good interviewer and get answers to the questions you have, you must be prepared with relevant questions, clearly communicate what you are asking, and practice good listening skills.

DIRECTIONS

Choose an older friend, grandparent, or neighbor who will respond to your questions. Make arrangements to visit with him or her personally. Take advantage of this opportunity to discover all you can about the wisdom and experiences that exist inside the older person with whom you are meeting.

Part I

The person I interviewed was: Male_____ Female_____

The person I interviewed was: _____ years old

1. Tell me about your childhood.

____

____

____

____

2. What did you do for fun as a teenager? Tell me about your teen years.

____

____

____

____

____

3. What can you tell me about our country fifty years ago? Did you ever witness a great historical event?

4. What was (is) your occupation and how have you seen the world of work change over the past fifty years?

5. Tell me how you feel about aging. Do you have any fears?

6. Based on your experience, what advice would you give a young person today?

Part II

After completing the interview, answer the following questions.

1. What did you learn from the person you interviewed? Explain your answer.

2. Did this person change your view of what it is like to get older? Explain your answer.

ASSIGNMENT SHEET 3 — AGING — D VI

NAME ______________________________ SCORE ________

OBJECTIVE 11

Plan an activity with an older person.

INTRODUCTION

Activities you plan to carry out with an older person should be purposeful tasks that require skills and the use of resources. These activities should meet personal and social needs for both the older person and you, the student. Plan an activity that provides mental and physical challenges to keep the body and mind adequately stimulated. Remember, individual patterns of activity develop over a lifetime of habits, interests, and responsibilities. By assessing the abilities of the older person, you will be more prepared to plan an activity that both of you can enjoy together.

DIRECTIONS

Identify an older person with whom you would like to participate in an activity. If you do not have the opportunity to plan an activity for a specific person, make up a situational character to use for this assignment. Complete the activity assessment below based on your knowledge of the needs, abilities, and interests of your older friend.

EXAMPLES: Checkers, fishing, reading books aloud, rock hunting, writing letters

NOTE: If you use a specific older person for this activity, be careful not to ask the person any questions that might embarrass him or her. You may want to ask an adult who works with the older person to help you answer some of the questions relating to physical, social, mental, and sensory abilities.

Part I

Personal data of:

Name (First only): ______________________

Age: ______________________

Date of Birth: ______________________

Sex: ______________________

Marital status: ______________________

Occupation: ______________________

Illnesses or medical problems: ______________________

Part II

Activity resources

Physical (Ability to walk, coordination, endurance, general physical activity level): ______________________

____

Social (Interaction with others—large group, small group, one-to-one, visitors, friends; ability to carry on a conversation): ______

____

____

____

Mental (Knows time, place, and people; ability to follow directions; ability to learn): ______________________

____

____

Sensory (Hearing abilities with and without a hearing aid; vision with and without glasses): ______________________

____

____

Past activities and interests (Hobbies, sports, past-times): ____

Current activities and interests: ____

Part III

Activity

Goal: ____

Description: ____

Plan: ____

Amount of time it will last: ____

Equipment and supplies needed: ____

Adapted with permission from Crepeau, E. *Activity Programming for the Elderly*. Boston: Little, Brown, and Company, 1986. Figures 3-8 and 4-19, pp. 39 and 82.

ASSIGNMENT SHEET 1

Type of residence evaluated might be an individual's home or apartment, a nursing home, retirement village, etc.

Part I

1 - 6. Answers will vary. Students are expected to give an answer and explanation to each question.

Part II

1 and 2. Answers will vary according to the type of residence.

3. Answers will vary, but might include points discussed in Objective 6. Answers should exhibit the use of thoughtful observations and knowledge of housing options for older adults.

ASSIGNMENT SHEET 2

Answers will vary from student to student. Answers should show evidence that the student did interview an older person and that the student acknowledges the older person's experiences and wisdom.

ASSIGNMENT SHEET 3

Answers will vary. The following is provided as an *example* of possible responses.

Part I

Personal data of

Name (First only): Joe
Age: 75
Date of Birth: 2-12-25
Sex: Male
Marital status: Widower
Occupation: Retired writer
Illnesses or medical problems: Arthritis in knees and hips

Part II

Activity resources

Physical: Joe has a limited walking ability due to the arthritis. Otherwise, he is strong and healthy.

Social: Joe is most comfortable in a one-to-one situation.

Mental: Joe is mentally alert and able to follow directions and learn new things.

Sensory: Joe wears glasses and has very good vision when wearing them. He has no hearing problems.

Past activities and interests: Joe has always liked to play cards, board games, and work crossword puzzles. As a young man, he played college football.

Current activities and interests: Joe watches football on television. He still likes to play cards, board games, and work crossword puzzles.

Part III

Activity

Goal: To plan a short-term activity with Joe in order to get to know him better and provide an opportunity for interaction with an older adult.

Description: An activity that Joe can play in spite of his arthritis.

Plan: To choose a board game that he and I both will enjoy playing. I will call Joe to set a day and time that he would like to play. I will ask if he would like for me to bring my set of checkers.

Amount of time it will last: Approximately one hour.

Equipment and supplies needed: A checker-board and checkers.

WRITTEN TEST

AGING

D VI

NAME ______________________ SCORE ________

OBJECTIVE 1

Match terms associated with aging to their correct definitions. Write the correct letters in the blanks.

____ 1. The study of old age

____ 2. Nonmedical term that refers to mental limitations

____ 3. Plan that uses state and federal funds to pay medical expenses for needy people of all ages

____ 4. A person who lives to 100 years of age or older

____ 5. The process of growing old

____ 6. A chronic brain dysfunction which progresses from a loss of higher cognitive abilities, to a loss of basic abilities, and eventually leads to death

____ 7. Plan that uses the Social Security system to provide medical benefits to older adults

____ 8. To withdraw from one's occupation and live on one's income, savings, or pension

a. Ageism
b. Aging
c. Alzheimer's disease
d. Ancient
e. Antique
f. Centenarian
g. Gerontology
h. Gerontophobia
i. Longevity
j. Medicare
k. Medicaid
l. Myth
m. Parkinson's disease
n. Retire
o. Senescence
p. Senility

OBJECTIVE 2 **List six developmental tasks associated with aging.**

OBJECTIVE 3 **Distinguish between myths and facts about older adults.**

Write an "X" in the blank before each fact about older adults.

____ 1. If people live long enough, they will become senile.

____ 2. Creativity and productivity can continue throughout the entire life-span if used and encouraged.

____ 3. Sexual interest disappears with age.

____ 4. Most older people are lonely, isolated, and ignored by family.

____ 5. People can stay mentally young for their entire lives.

____ 6. Older adults commonly have frequent interaction with their grown children.

____ 7. Individuals possess the ability for sexual fulfillment throughout their lives.

____ 8. Older adults become stubborn and inflexible.

____ 9. People over 65 years old are not productive.

____ 10. There are flexible and inflexible people in every age group.

OBJECTIVE 4

Match age-related changes that occur in the body to their correct descriptions. Write the correct letters in the blanks.

____ 1. Normal sound levels are more difficult to understand

____ 2. Eventually lose up to 50 percent of their capacity to filter body wastes

____ 3. Becomes less efficient and therefore lowers the body's resistance to disease

____ 4. Lose strength, which reduces coordination

____ 5. Decline in flow lowers the ability to respond to stress and, for women, ceases menstruation

____ 6. Begin to stiffen, particularly the hips and knees

____ 7. Failure is the most common cause of death

____ 8. Thins and whitens

____ 9. Loses elasticity and smoothness

____ 10. Reduces the speed with which information can be processed or signals for action can be sent

____ 11. Calcium absorption is less efficient, which contributes to fractures in more than 25 percent of all elderly women

____ 12. Amount of blood pumped decreases 50 percent

____ 13. Amount of air inhaled and exhaled drops by 45 percent

____ 14. Decline affects three out of five persons 75 years of age and older

a. Bones
b. Circulatory system
c. Hair
d. Hearing
e. Heart
f. Hormones
g. Immune system
h. Joints
i. Kidneys
j. Lungs
k. Muscles
l. Nervous system
m. Skin
n. Vision

OBJECTIVE 5 List five common fears of older adults.

OBJECTIVE 6 List types of living facilities available to meet the life-styles of older adults.

OBJECTIVE 7 **Name resources that help older adults maintain independence.**

____

____

____

____

OBJECTIVE 8 **Match styles of grandparenting with their correct descriptions.** Write the correct letters in the blanks.

____ 1. Informal, free time is spent with the grandchildren enjoying their company and spoiling them.

____ 2. Grandparents maintain a remote relationship with their grandchildren, making contact only on special occasions.

____ 3. Grandparents do not try to assume the parenting role, but are interested in knowing what their grandchildren are involved in and want to be involved in their lives.

____ 4. These grandparents dominate the family and maintain authority over the parents and grandchildren.

____ 5. These grandparents take over parenting responsibilities, usually to give help to the working mother of a small child.

a. Distant

b. Formal

c. Fun seeker

d. Functional

e. Guardians

f. Materialistic

g. Replacement

h. Pools of family wisdom

i. Surrogate parent

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 9 **Evaluate housing options for older people.** SCORE ________

OBJECTIVE 10 **Interview someone over 65 years of age.** SCORE ________

OBJECTIVE 11 **Plan an activity with an older person.** SCORE ________

WRITTEN TEST ANSWERS

AGING

D VI

OBJECTIVE 1

1. g
2. p
3. k
4. f
5. b
6. c
7. j
8. n

OBJECTIVE 2

List should include the following:

- Adjusting to declining physical strength and health
- Adjusting to retirement and a changed life-style
- Adjusting to the death of a spouse
- Building friendships and associations with others in the same age group
- Adopting and adapting social roles with flexibility
- Establishing suitable housing arrangements

OBJECTIVE 3

2, 5, 6, 7, 10

OBJECTIVE 4

1. d
2. i
3. g
4. k
5. f
6. h
7. b
8. c
9. m
10. l
11. a
12. e
13. j
14. n

OBJECTIVE 5

Answer should include any five of the following:

- Being poor and a burden to family and/or society
- Experiencing the change and uncertainty associated with old age
- Illnesses that often strike the aged
- Losing identity and human dignity
- Receiving poor care and possible abuse
- Losing a mate and other elderly friends
- Being a victim of crime

OBJECTIVE 6

Answer should include the following:

- Extended care facility
- Home owner
- Nursing home
- Relative's home
- Retirement home, village, or center

OBJECTIVE 7

Answer should include the following:

- Meals-on-Wheels
- Home health aides
- County health department visiting nurses
- Senior citizens groups

OBJECTIVE 8

1. c
2. a
3. b
4. h
5. i

OBJECTIVE 9	Refer to answers to Assignment Sheet 1.
OBJECTIVE 10	Refer to answers to Assignment Sheet 2.
OBJECTIVE 11	Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

DYING AND DEATH

D VII

INTRODUCTION

The abilities to understand death, work through grief over the death of others, and accept death as a part of living, are crucial to help each person live up to and realize his or her fullest potential. Every person deals differently with death and the fears and feelings associated with dying. This unit will look at the realities of the part of living we call "death."

UNIT OBJECTIVE

After completing this unit, the student will gain a better understanding of the realities of dying and death. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with dying and death to their correct definitions.
2. List the five stages of dying as identified by Kubler-Ross.
3. Describe the hospice concept.
4. Match the four distinct phases of mourning to their correct descriptions.
5. Select from a list guidelines for helping others handle personal loss.
6. List procedures necessary in making funeral arrangements.
7. State guidelines for funeral etiquette.
8. Identify ways to help others cope with death.
   (Assignment Sheet 1)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss the various areas of dying and death.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

DELIVERY

Objective 1

- Explain to the students that the more people know about death, the better they are able to cope when someone they care about dies. The information in this unit will be useful to everyone in the classroom, because everyone has to deal with death.

  NOTE: It may be helpful to tell the students that it is important to realize there may be students in the class who have recently had to deal with the death of someone they cared for. The intention of the unit is to answer questions and educate, and not to make anyone feel uncomfortable.

- Discuss the terms and definitions used in this unit.

- For information on suicide, refer to Section H.

Objective 2

- Discuss the five stages of dying as identified by Kubler-Ross.

  NOTE: Some professionals believe that while some people never feel a sense of "acceptance" of the death of a loved one, they may reach a healthy level of "acknowledgement" of the death.

- Allow students the opportunity to share their personal experiences with death. If the students would prefer to discuss death from an impersonal standpoint, allow them to discuss a movie, television show, or book that involves dying and death.

Objective 3

- Invite a guest speaker from the staff of a local hospice program to visit with the class about the hospice concept.
- Hand out and discuss *Dying with Dignity.*
- Show *Death and Dying: The Hospice Concept.* Specific types of programs that are currently available are identified, and the physical, psychological, and social experiences of the patient are presented.

Objective 4

- Lead a class discussion on the phases of mourning.
- Present information on prepatory or anticapatory grief. Ask the class for examples of illnesses that might allow family members a period of prepatory grief.

  EXAMPLES: Cancer, Alzheimer's disease, AIDS

Objective 5

- Discuss guidelines for helping others handle personal loss.
- Invite a counselor or clergyperson to visit the class and discuss helping others in mourning.
- Hand out and discuss *Answers to a Child's Questions about Death.*
- Refer students to Assignment Sheet 1, and instruct them to identify ways to help others cope with death.

Objective 6

- Invite a funeral director to class *or* plan a class field trip to a funeral home, and ask the funeral director to share information about his or her job and what occurs when a person dies.

- Have students investigate the cost of a funeral.
- Have a florist visit the class and speak about the selection, cost, and types of funeral flowers.
- Plan a field trip to a cemetery. Have students discuss the different ages at which the people have died. Discuss the different types of headstones.
- Provide newspapers for the class to find and read obituaries describing the lives of people who have recently died.
- Explain that some people donate organs or their entire bodies to science as a way to contribute to the future. In Oklahoma, an individual can indicate on his or her driver's license if he or she wishes to be an organ donor.

Objective 7

- Discuss funeral etiquette with the class. Be prepared to answer questions regarding funeral home visitation, graveside services, and appropriate dress at funerals.

  NOTE: For more curriculum materials on dying and death, refer to *Marriage and Family Life*, Section D, pages 197-237.

APPLICATION

Objective 8

- If not assigned earlier in the unit, have students complete Assignment Sheet 1 to identify ways to help others cope with death.

  NOTE: Ask the librarian or an elementary school teacher for assistance in identifying books that explain death to children. Have these books available for students to use while completing Assignment Sheet 1. Refer to the list of publications for suggested resource book titles.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Death and Dying: The Hospice Concept*

  NOTE: This video is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this video from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order *Death and Dying: The Hospice Concept* from Medcom, Inc., P.O. Box 3225, Garden Grove, California 92642, or call 800-472-2479.

Publications

- Buscaglia Leo. *The Fall of Freddie the Leaf.* Thorofare, New Jersey: Charles B. Slack, Inc., 1982.
- Jackson, Edgar N. *Coping with the Crises in Your Life.* New York: Jason Aronson, 1983.
- Le Tord, Bijou. *My Grandma Leonie.* New York: Bradbury, 1987.
- Simon, Norma. *We Remember Philip.* Chicago: Albert Whitman and Company, 1979.
- Stillman, Peter. *Answers to a Child's Questions about Death.* Stamford, New York: Guideline Publications, 1979.

  NOTE: *Answers to Child's Questions about Death* may be obtained from a local funeral director or ordered from Guideline Publications, P.O. Box 245, Stamford, New York 12167.
- Wilhelm, Hans. *I'll Always Love You.* New York: Crown Publishers, Inc., 1985.

Additional Resources

- Materials on dying and death are available for a cost from The Compassionate Friends, P.O. Box 3696, Oak Brook, Illinois 60522-3696, or call 708-990-0010.

UNIT REFERENCES

- Berger, Kathleen Stassen. *The Developing Person Through the Life Span*, 2nd ed. New York: Worth Publishing, Inc., 1988.
- Bozarth-Campbell, Alla. *Life is Goodbye/Life is Hello.* Minneapolis, Minnesota: CompCare Publications, 1982.
- Browne, Colette and Roberta Onzuka-Anderson (eds.). *Our Aging Parents.* Honolulu: University of Hawaii Press, 1985.
- DeSpelder, Lynn Ann and Albert Lee Strickland. *The Last Dance: Encountering Death and Dying.* Palo Alto, California: Mayfield Publishing Company, 1983.
- *Indiana Consumer and Homemaking Education Curriculum Guide.* Indianapolis, Indiana: Commission on Vocational and Technical Education, 1988.
- Kates, Donna. *Marriage and Family Life.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1984.
- Kubler-Ross, Elisabeth. *On Death and Dying.* New York: MacMillan Publishing Company, 1969.
- Wright, Althea and Joseph A. Weber. *Dying with Dignity.* Home Economics Fact Sheet No. T-2127. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 3	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 4	Language Arts 214	Identifies	Information-written	
OBJECTIVE 5	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 7	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 8	Language Arts 041	Collects/ Organizes	Information-oral/written	Library resources
	Language Arts 046	Collects/ Organizes	Information-oral/written	Reading
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 098	Composes/ Edits	Reports/ essays	Summaries
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 272	Uses	Library resources	
	Language Arts 278	Uses	Text resources	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

INFORMATION SHEET

DYING AND DEATH

D VII

OBJECTIVE 1

Match terms associated with dying and death to their correct definitions.

- **Bereaved**—Survivor of a person who is dead
- **Burial**—The act or process of placing a dead body in the ground
- **Casket**—A decorative, padded, lined box in which to place the dead body
- **Cremation**—Method of disposing of the dead body by using extreme heat to reduce the body to ashes
- **Deceased**—Person who has died
- **Hospice**—An institution or home that allows the dying person to be in a home-like setting, free of pain and life-support systems, when death comes
- **Life-support systems**—Medically advanced technologies that sustain life and postpone death
- **Memorial service**—Ceremony during which relatives, friends, and associates pay their respect and comfort the family; body is not present at the service
- **Mourning**—The feeling or expression of sorrow after a loss
- **Obituary**—Newspaper notice announcing someone's death, usually giving a brief biography of the person
- **Pallbearer**—Person who helps carry the casket at a funeral
- **Terminal illness**—Condition for which there is no known cure and from which the patient is expected to die
- **Urn**—Vase used to store the ashes of a cremated person
- **Vault**—A chamber in which the casket is placed; supports the earth around and above the casket

  NOTE: Vaults are made of concrete, steel, fiberglass, or copper.

OBJECTIVE 2

List the five stages of dying as identified by Kubler-Ross.

Knowledge of the stages of dying can help families, friends, and medical personnel better understand what the dying person is experiencing. These stages usually occur in order, but the emotions can be experienced during any stage. These stages were identified by Dr. Elisabeth Kubler-Ross, a doctor who has done much research with dying patients.

NOTE: A person may go through these same stages when experiencing loss other than by death.

- **Denial**—Most terminal patients' first response to the awareness of their condition is to refuse to believe their condition is terminal. They might respond with "Not me! That can't be true!"
- **Anger**—When the patient cannot deny the terminal condition any longer, the feeling is often one of anger and resentment toward everyone and everything.
- **Bargaining**—The patient tries to negotiate with God or fate to bargain away death.
- **Depression**—When bargaining fails and the illness progresses, depression often sets in. The dying person mourns his or her own nearing death and loses interest in treatment and the future.
- **Acceptance**—Given time and support to work through the previously described stages, acceptance can occur. Acceptance does not mean the person is in a happy stage, but a stage almost empty of feeling. Generally, it is a time when the family needs more support than the patient.

From *On Death and Dying* by Elisabeth Kubler-Ross. Copyright © 1969 Elisabeth Kubler-Ross. Reprinted with permission of Macmillan Publishing Company.

OBJECTIVE 3

Describe the hospice concept.

The hospice concept consists of the following:

Advantages

- Designed to meet the social, emotional, spiritual, and medical needs of the terminally ill person
- Provides a facility where terminal patients are helped to die with dignity and without pain

- Administers pain-killing medications and shuns artificial life-support systems
- Allows professionally trained individuals to comfort and assist the family and dying person throughout the illness and to support the family after the death
- Allows "dying with dignity" in contrast to the impersonal, high-tech atmosphere in hospitals

Limitations

- Forces the individual and family to accept death as their only choice
- Raises legal questions when a life that could be prolonged by life-support systems is shortened by not using them
- Causes professionals and volunteers who work closely with dying people and their families to face burn-out under the stress of their jobs, leaving a smaller pool of individuals to help run hospice programs
- Are a limited number of hospice programs currently available in the United States

OBJECTIVE 4

Match the four distinct phases of mourning to their correct descriptions.

Four distinct phases that are typical of the mourning process are listed below. To be able to be sensitive to the needs of the bereaved person, it is helpful to understand the mourning process.

1. **Shock**—Emotions range from calm and rational to being dazed and distant.
2. **Longing**—Memories, thoughts, and dreams of the dead person characterize the intense desire to be with the deceased; sadness is felt.
3. **Depression**—Confused thinking and irrational anger may be characteristic of the mourning person in this stage.
4. **Recovery**—The death is put into perspective and recovery continues.

OBJECTIVE 5 **Select from a list guidelines for helping others handle personal loss.**

Most people respond to others who are experiencing unfortunate situations and want to help. It takes special skills and understanding to help someone experiencing grief. The following are guidelines to consider when helping others handle personal loss.

- Be available for the person who is grieving. Write, call, or set an appropriate time to visit the bereaved.
- Listen to, sympathize with, and recognize the pain of the bereaved without offering advice; just listen.
- Continue to offer support, and recognize the loss after the funeral and initial feelings of grief are expressed. Bereavement may take months or years to reach the recovery stage. Recognize that "anniversary dates" may be particularly sensitive times.

  EXAMPLES: The date of death, birthdays, wedding anniversary
- Share personal feelings and sympathy with the bereaved. Sometimes a touch or facial expression can be more helpful than words.

OBJECTIVE 6 **List procedures necessary in making funeral arrangements.**

Being familiar with funeral services available and decisions that must be made when a loved one dies can help family members make such choices, decisions, and plans in the midst of an emotional crisis. Often, some funeral arrangements are made prior to death in order to eliminate making burial decisions during the mourning period. Arrangements that must be made include the following:

- Make funeral service arrangements with a funeral director.
- Notify relatives and friends of the death.
- Prepare an obituary and other newspaper releases.
- Choose a casket (or an urn if the body will be cremated).
- Select a member of the clergy or other person to perform the service.

  EXAMPLES: Minister, friend, family member

- Choose clothing for the deceased.
- Order floral arrangements.
- Select and ask pallbearers to assist at the funeral.
- Choose an organist and music for the service.
- Purchase a cemetery space or vault for the final resting place.

  NOTE: After the funeral, notes of acknowledgment and thanks are written by the survivors for flowers, memorials, food, gifts, and other gestures of sympathy.

OBJECTIVE 7 **State guidelines for funeral etiquette.**

Often times funerals make people feel uncomfortable and embarrassed, with a variety of mixed emotions and uncertainty of what to say to the family members. The following guidelines can be useful in making funeral attendance more untroubled.

- **Choose conservative clothing**—Darker, solid colors are more appropriate for funerals than bright prints.

  NOTE: Wearing conservative clothing at funerals is a general, American tradition. Most cultures have their own traditional clothing guidelines.

- **Share personal feelings with the family**—The family members will feel comfort by the presence and condolences of others. It is alright to feel sorrow, cry, and express feelings of loss.
- **Do not attend private services unless related to the deceased or specifically invited by the family**—While most funerals, memorial services, and graveside services are not private, it is important to respect the privacy wishes of the family when a private ceremony is requested.
- **Respond to the news of the death by providing tangible acknowledgement of the loss**—Memorials, floral gifts, food prepared for the family, and sympathy cards all serve as means of recognizing the death and loss the family is experiencing.

ASSIGNMENT SHEET 1

DYING AND DEATH

D VII

NAME ______________________________ SCORE ________

OBJECTIVE 8 **Identify ways to help others cope with death.**

INTRODUCTION Each person responds and copes with dying and death in his or her own personal way. When a friend or loved one is hurting because of a recent loss, it is human nature to want to reach out to that person and try to help him or her cope. Assignment Sheet 1 will identify ways to help loved ones openly and honestly deal and cope with death.

Part I

DIRECTIONS It is important to be open and honest with children when discussing death. Identify two books that would help children cope with death. Answer the following questions about the books chosen for review.

Book 1

Title: ____

Author: ____

Summary of book: ____

____

____

____

____

Does this book do a good job of explaining death to children? Give an explanation.

____

____

____

Book 2

Title: ____________________

Author: ____________________

Summary of book: ____________________

Does this book do a good job of explaining death to children? Give an explanation.

Part II

DIRECTIONS

After reading each of the following statements, write a summary explaining how one might respond to help the other person cope with death.

1. A classmate has been diagnosed with terminal cancer. She is in the hospital, but is alert and able to have visitors. What should you do?

2. A friend's father died of a stroke yesterday. You walk by his house on the way home from school. What should you do?

3. Your four-year-old neighbor, Becky, had a pet cat die last week. Now she is asking you to explain why Puff wanted to leave her. What should you say?

Part III

DIRECTIONS

Look through state and local newspapers, bulletins, and phone books to identify services available to help people cope with life crises, including death. List five of the services.

Name: ____________________

Service Provided: ____________________

Address: ____________________

Phone number: ____________________

Other information: ____________________

Name:
Service Provided:
Address:
Phone number:
Other information:

Name:
Service Provided:
Address:
Phone number:
Other information:

Name:
Service Provided:
Address:
Phone number:
Other information:

Name:
Service Provided:
Address:
Phone number:
Other information:

ASSIGNMENT SHEET 1

Part I
Answers will vary. Some good books about death that are written for children are listed in the suggested resources under publications.

Part II
Answers will vary but might include statements like:

Situation 1

- Call her on the phone and ask when is a good time for her to have company.
- Send her flowers and a note to let her know you are thinking of her.
- Stop by the hospital to spend quality time talking with her.

Situation 2

- Stop by to let him know you are sorry about the death of his father.
- Ask him if he would like to take a short walk around the block to get out of the house and talk.
- Go home after school and fix a dish of food to take to his home. Take the opportunity to express your sorrow.

Situation 3

- Explain that death is a natural part of life. All living things reach the end of life at some time.
- Explain that Puff did not choose to leave Becky. Her body's job was over. That's the way nature works.
- Suggest that the two of you go together to talk with Becky's mom and dad about Puff. They will want to know that Becky still has questions about why Puff died.

Part III
Answers will vary. The instructor will need to be aware of local services available.

WRITTEN TEST

DYING AND DEATH

D VII

NAME ______________________ SCORE ______

OBJECTIVE 1

Match terms associated with dying and death to their correct definitions. Write the correct letters in the blanks. Definitions are contined on the following page.

____ 1. The feeling or expression of sorrow after a loss

____ 2. Person who helps carry the casket at a funeral

____ 3. Person who has died

____ 4. Newspaper notice announcing someone's death, usually giving a brief biography of the person

____ 5. A decorative, padded, lined box in which to place the dead body

____ 6. Condition for which there is no known cure and from which the patient is expected to die

____ 7. An institution or home that allows the dying person to be in a home-like setting, free of pain and life-support systems, when death comes

____ 8. Medically advanced technologies that sustain life and postpone death

____ 9. Survivor of a person who is dead

____ 10. Method of disposing of the dead body by using extreme heat to reduce the body to ashes

____ 11. Vase used to store the ashes of a cremated person

____ 12. A chamber in which the casket is placed; supports the earth around and above the casket

a. Autopsy
b. Bereaved
c. Burial
d. Casket
e. Cremation
f. Death
g. Deceased
h. Funeral
i. Grave
j. Guilt
k. Hospice
l. Life-support systems
m. Memorial service
n. Mourning
o. Obituary
p. Pallbearer
q. Terminal illness
r. Urn
s. Vault

___13. The act or process of placing a dead body in the ground

___14. Ceremony during which relatives, friends, and associates pay their respect and comfort the family; body is not present at the service

OBJECTIVE 2 **List the five stages of dying as identified by Kubler-Ross.**

OBJECTIVE 3 **Describe the hospice concept.**

OBJECTIVE 4

Match the four distinct phases of mourning to their correct descriptions. Write the correct letters in the blanks.

____ 1. Emotions range from calm and rational to being dazed and distant.

____ 2. Memories, thoughts, and dreams of the dead person characterize the intense desire to be with the deceased; sadness is felt.

____ 3. Confused thinking and irrational anger may be characteristic of the mourning person in this stage.

____ 4. The death is put into perspective and recovery continues.

a. Depression
b. Disbelief
c. Fear
d. Longing
e. Panic
f. Recovery
g. Relief
h. Shock

OBJECTIVE 5

Select from the following list guidelines for helping others handle personal loss. Write an "X" in the blank before each correct answer.

____ 1. Avoid calling or getting in touch with family members after [illegible] death. They probably will not want to see or talk to anyone.

____ 2. Continue to offer support, and recognize the loss after the funeral and the intital feelings of grief are expressed. Bereavement may take months or years to reach the recovery stage.

____ 3. Share personal feelings and sympathy with the bereaved.

____ 4. Tell the person you are helping through a loss that you know exactly how he or she feels. Explain this by telling stories about other people you have known who have died.

____ 5. Tell the person experiencing loss that it is a sign of weakness to cry, and encourage him or her to "be brave" and not show his or her emotions.

____ 6. Listen to, sympathize with, and recognize the pain of the bereaved without offering advice; just listen.

____ 7. Be available for the person who is grieving. Write, call, or set an appropriate time to visit the bereaved.

____ 8. When around the person who has lost a loved one, avoid talking about his or her recent experience. This will help him or her forget the loss sooner.

OBJECTIVE 6 **List eight procedures necessary in making funeral arrangements.**

OBJECTIVE 7 State guidelines for funeral etiquette.

NOTICE The following assignment sheet is not a part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 8 **Identify ways to help others cope with death.**

SCORE ________

OBJECTIVE 1

1. n
2. p
3. g
4. o
5. d
6. q
7. k
8. l
9. b
10. e
11. r
12. s
13. c
14. m

OBJECTIVE 2

- Denial
- Anger
- Bargaining
- Depression
- Acceptance

OBJECTIVE 3

Description should include the following points:

Advantages

- Designed to meet the social, emotional, spiritual, and medical needs of the terminally ill person
- Provides a facility where terminal patients are helped to die with dignity and without pain
- Administers pain-killing medications and shuns artificial life-support systems
- Allows professionally trained individuals to comfort and assist the family and dying person throughout the illness and to support the family after the death
- Allows "dying with dignity" in contrast to the impersonal high-tech atmosphere in hospitals

Limitations

- Forces the individual and family to accept death as their only choice
- Raises legal questions when a life that could be prolonged by life-support systems is shortened by not using them
- Causes the professionals and volunteers who work closely with dying people and their families to face burn-out under the stress of their jobs, leaving a smaller pool of individuals to help run hospice programs
- Are a limited number of hospice programs currently available in the United States

OBJECTIVE 4

1. h
2. d
3. a
4. f

OBJECTIVE 5

2, 3, 6, 7

OBJECTIVE 6

Answers should include any eight of the following:

- Make funeral service arrangements with a funeral director.
- Notify relatives and friends of the death.
- Prepare an obituary and other newspaper releases.
- Choose a casket (or an urn if the body will be cremated).
- Select a member of the clergy or other person to perform the service.
- Choose clothing for the deceased.
- Order floral arrangements.
- Select and ask pallbearers to assist at the funeral.
- Choose an organist and music for the service.

- Purchase a cemetery space or vault for the final resting place.

OBJECTIVE 7

- Choose conservative clothing.
- Share personal feelings with the family.
- Do not attend private services unless related to the deceased or specifically invited by the family.
- Respond to the news of the death by providing tangible acknowledgement of the loss.

OBJECTIVE 8

Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

CLOTHING CARE

E I

INTRODUCTION

The clothes people wear influence the positive or negative impressions made. Proper care of clothes is very important. Clothes will look better and last longer when cared for properly. Understanding and learning the skills necessary to take appropriate care of clothes will enhance personal appearance.

UNIT OBJECTIVE

After completing this unit, the student should be able to properly care for clothes. The student will demonstrate competency by completing the assignment sheets, job sheets, and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with clothing care to their correct definitions.
2. Distinguish between natural fibers and synthetic fibers.
3. Discuss cleaning methods.
4. List factors that determine cleaning methods.
5. Select from a list machine laundry steps.
6. List laundry sorting groups.
7. Match laundry products to their correct descriptions.
8. Select from a list procedures for ironing.
9. Select from a list requirements care labels must meet.
10. Select appropriate cleaning methods. (Assignment Sheet 1)
11. Sort laundry into loads. (Assignment Sheet 2)
12. Determine stains removal procedures. (Assignment Sheet 3)
13. Demonstrate the ability to:
    a. Sew on a sew-through button. (Job Sheet 1)
    b. Hem using a slip stitch. (Job Sheet 2)

SUGGESTED ACTIVITIES

CLOTHING CARE

E I

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss clothing care.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Demonstrate the importance of learning correct clothing care procedures by showing examples of the results of incorrect laundry procedures.

  EXAMPLES: A garment that has shrunk, a garment that has faded, a garment that has picked up a color

- Discuss the importance of routine clothing care. Emphasize the need to check for spots, rips, and loose buttons each time a garment is worn.

- Distribute Handout 1, which shows an organized closet. Discuss ways good clothing storage practices will keep garments looking new for a long time and aid in routine dressing.

- Emphasize to the students that the care an article of clothing receives influences its quality. Following care instructions will help clothes perform as intended by the designers.

  EXAMPLE: An expensive wool jacket that is washed instead of dry-cleaned may shrink and be ruined after one wearing.

Objective 2

- Display items of clothing and have students guess their fiber contents.
- Use the *Man-Made Fibers Guide* as a teaching resource to provide students with additional information about synthetic fibers.
- Have students use the *All About Fibers* computer program to reinforce the study of natural and synthetic fibers, their characteristics, and the reasons for blending.
- Make an exhibit of basic fibers using fabric samples or garments which demonstrate typical uses of the fibers. Provide a microscope and encourage students to examine and handle the samples.
- Refer students to Supplements 1 and 2, which provide characteristics of natural and synthetic fibers.
- Have students work in groups to investigate newly developed synthetic fibers.

  EXAMPLES: Tyvek, Celiox, Supplex, Thermax, Thintech

Objective 3

- Arrange to tour a local dry cleaning business. Instruct students to be prepared to ask questions concerning the dry cleaning operations, costs of the service, and cleaning regulations.
- Have students investigate alteration costs. Instruct students to locate businesses that offer alteration services and find out what alterations are provided and prices for the service.
- Lead a class discussion concerning the procedures necessary to properly hand wash a garment.
- Have students conduct research to compare the costs of commercial laundering to the costs of buying and using a washing machine and dryer at home.
- Use *Energy Conservation—Automatic Clothes Washers* and *Energy Conservation—Clothes Dryers* to lead a discussion on economical uses of washers and dryers.

Objective 4

- Have students investigate to learn what clothing cleaning services are available locally and what costs are involved.
- Prepare a class bulletin board displaying garments that require different methods of care. Discuss the importance of reading care labels before cleaning the garment.
- Discuss how to care for items that require special care because of the garment condition.

  EXAMPLES: A thirty year old wedding dress, a handmade baby blanket, shorts stained with grass
- Refer students to *The Maytag Laundering Guide* and discuss how to effectively use home laundry equipment to obtain the best results.

Objective 5

- Use *The How to Clean Kit* as a teaching resource to reinforce laundering procedures.
- Use the *Fact Sheet Notebook—Laundering* as a reference on laundering.
- Refer students to Activity Sheet 1 to learn how to prepare clothes for laundering.
- Provide garments in need of repair and have students practice repairing them.
- Distribute Handout 2, and discuss appropriate methods for removing stains.
- Make stains on scraps of fabric, and have students follow the procedures described in Handout 2, to practice removing stains.
- Encourage students to do the family laundry and report on the experience.
- Demonstrate the proper procedure for selecting water temperature, agitation cycle, spin cycle, and load size on a washing machine.

- Point out to the students that it is important to not overload a washing machine. Clothes and detergents need room to move easily in the water to get clothes their cleanest. Always make sure there is enough water for the clothes to be covered. This also reduces wrinkles in the clothes.

Objective 6

- Instruct students to cut out pictures of clothing in magazines or catalogs. Have the students sort the pictures into wash loads according to the groups given in the Information Sheets. Each load should be mounted on a piece of paper with a brief explanation given.

- Emphasize the importance of correctly sorting laundry. Choose several of the laundry experiments suggested on Handout 3 and conduct the experiments in class.

Objective 7

- Have students work in pairs to research one type of laundry product. Students should investigate costs, procedures for use, and product availability. Instruct students to prepare brief reports to present to the class.

- Use *Soaps and Detergents* as a teaching resource to provide additional information about cleaning products.

- Lead a class discussion on the importance of reading the laundry product package directions before use. Use *Judging How Much Laundry Detergent to Use* as a teaching resource.

- Prepare a display of laundry products. Provide examples of the different brands of products. Discuss the purposes of each type of product.

Objective 8

- Demonstrate the proper use of the iron following the procedures described in the Information Sheets by ironing or pressing different garments.

- View *Personal Clothing Management: Unit III—Clothing Care and Maintenance*, which demonstrates proper ironing techniques.

- Lead a class discussion on the importance of cleaning an iron. Show students how to clean the iron using a vinegar and water solution, salt on paper, or commercial iron cleaner. Point out the importance of use and care of a steam iron.

- Discuss the importance of packing clothing correctly for travel to avoid wrinkled clothes. Distribute Handout 4, which lists the order clothes should be packed.

- Invite a representative from an airline company to visit the class to demonstrate procedures for packing clothes for travel.

- View *Personal Clothing Management: Unit I—Wardrobe Planning*, which demonstrates how to plan and pack clothes for travel.

Objective 9

- Refer students to Supplement 3, which explains the meanings of the different terms appearing on care labels.

- Provide students with several different care labels and have students list the appropriate cleaning methods for each label.

- Have students research the current clothing care laws and prepare a brief report.

  EXAMPLES: The Wool Products Labeling Act, Textile Fiber Products Identification Act, Fur Products Labeling Act, Federal Trade Commission Permanent Care Labeling Rule, Flammable Fabrics Act

- Discuss laundering instructions that may be found on garments made from flame resistant fabric. Refer students to Handout 5.

APPLICATION

Objective 10

- Use Assignment Sheet 1 to help students select appropriate cleaning methods.

Objective 11

- Ask students to complete Assignment Sheet 2 to help learn to sort laundry into wash loads.

Objective 12

- Instruct students to complete Assignment Sheet 3 to help learn techniques for removing stains.

Objective 13

- Use Job Sheet 1 to provide students with an opportunity to develop the skill involved in sewing on a sew-through button.
- Use Job Sheet 2 to provide students with an opportunity to practice skills involved in hemming using a slip stitch.
- Discuss other stitches used in hemming.

  EXAMPLES: Backstitch, blind catchstitch, flat catchstitch, hemming stitch, machine stitching

- Discuss the use of the serger sewing machine. Explain to students that the serger sewing machine is capable of producing an overlock stitch and trimming the seam at the same time. The overlock or serger stitch is commonly used in pants, T-shirts, and sleepwear.

EVALUATION

Practical Test

- Determine if student followed correct procedures for sewing on a sew-through button and hemming using a slip stitch.
- Evaluate the quality of the products using the criteria given.
- Demonstrate the procedures again and retest if necessary.

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Personal Clothing Management: Unit III—Clothing Care and Maintenance*
- *Personal Clothing Management: Unit I—Wardrobe Planning*

  NOTE: Information on ordering these 1/2" videotapes may be obtained from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-State teachers may call 800-654-4502.

Computer Software

- *All About Fibers*

  NOTE: Information on ordering this software packet may be obtained from Cotton Computer Service, Route 1, Box 34, Bristow, Oklahoma 74010, or call 918-367-3067.

Publications

- *Energy Conservation—Automatic Clothes Washers.* Newton, Iowa: Maytag Consumer Education Department, 1985.
- *Energy Conservation—Clothes Dryers.* Newton, Iowa: Maytag Consumer Education Department, 1984.

  NOTE: Information on ordering these publications may be obtained from Maytag Consumer Education Department—order numbers 6 and 7, One Dependability Square, Newton, Iowa 50208, or call 515-792-7000.

- *Fact Sheet Notebook—Laundering.* New York: The Soap and Detergent Association, The SDA Consumer Affairs Committee, 1987.

  NOTE: Information on ordering this publication may be obtained from The Soap and Detergent Association, 475 Park Avenue South, New York, New York 10016, or call 212-725-1262.

- *The How to Clean Kit.* Cincinnati, Ohio: Procter & Gamble Educational Services, 1986.

  NOTE: Information on ordering this publication may be obtained from Procter & Gamble Educational Services, P.O. Box 14009, Cincinnati, Ohio 45250.

- *Judging How Much Laundry Detergent To Use.* New York: The Soap and Detergent Association—order number 307, The SDA Consumer Affairs Committee, 1986.

  NOTE: Information on ordering this publication may be obtained from The Soap and Detergent Association, 475 Park Avenue South, New York, New York 10016, or call 212-725-1262.

- *Man-Made Fiber Guide.* Washington, D.C.: Man-Made Fiber Producers Association, Inc., 1988.

  NOTE: Information on ordering this publication may be obtained from Man-Made Fiber Producers Association, Inc., 1150 17th Street, N.W., Washington, D.C. 20036.

- *The Maytag Laundering Guide.* Newton, Iowa: Maytag Consumer Education Department, 1984.

  NOTE: Information on ordering this publication may be obtained from Maytag Consumer Education Department—order number 60FE, One Dependability Square, Newton, Iowa 50208, or call 515-792-7000.

- *Soaps and Detergents.* New York: The Soap and Detergent Association, Information Applications, Inc., 1981.

  NOTE: Information on ordering this publication may be obtained from The Soap and Detergent Association, 475 Park Avenue South, New York, New York 10016, or call 212-725-1262.

UNIT REFERENCES

- *Care Labels.* Silver Spring, Maryland: International Fabricare Institute in cooperation with Federal Trade Commission, 1988.
- *A Handbook of Industry Terms.* New York: The Soap and Detergent Association, The SDA Consumers Affairs Committee, 1987.
- Kates, Donna. *Personal Clothing Management.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1985.
- Kelly, Joan and Eddye Eubanks. *Today's Teen.* Mission Hills, California: Glencoe Publishing Company, 1988.

- Parnell, Frances Baynor. *Skills for Everyday Living.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.

- Stone, Elaine and Jean A. Samples. *Fashion Merchandising—An Introduction.* New York: McGraw-Hill Book Company, 1985.

- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.

- Wagenvoord, James and Fiona St. Forrest. *Clothes Care—Secrets of the Professionals.* New York: Pocket Books, 1985.

- Wolfe, Mary G. *Fashion!* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1989.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 3	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 4	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 5	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services

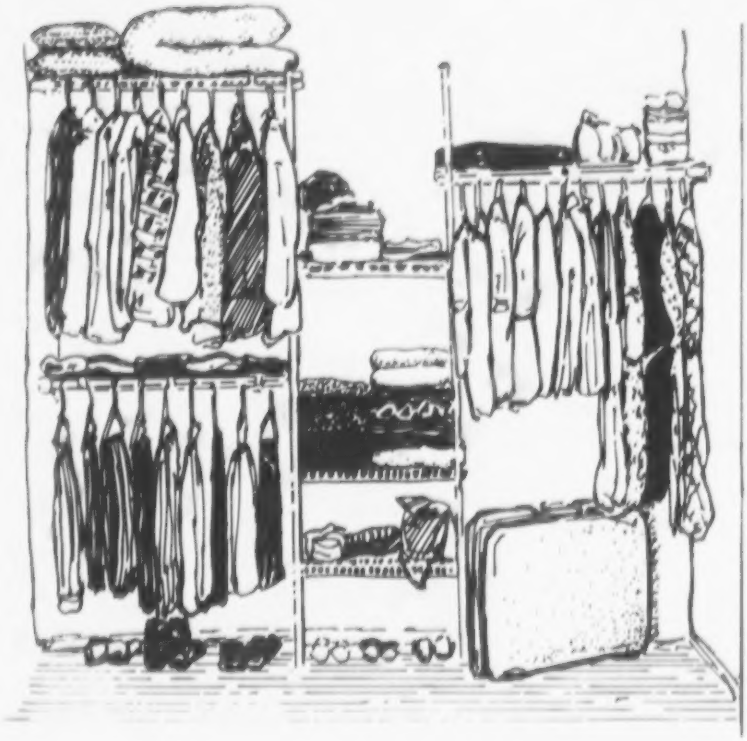
	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 10	Language Arts 013	Applies/Uses	Definitions	
	Language Arts 141	Comprehends	Information-written	Main idea
	Language Arts 278	Uses	Text resources	
OBJECTIVE 11	Language Arts 013	Applies/Uses	Definitions	
	Language Arts 039	Collects/ Organizes	Information-oral/written	Classification
	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 278	Uses	Text resources	
OBJECTIVE 12	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 278	Uses	Text resources	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 13	Language Arts 035	Attends	Directions/task	
	Language Arts 136	Comprehends	Information-written	Charts/ tables/graphs
	Language Arts 147	Comprehends	Information-written	Sequence
	Language Arts 278	Uses	Text resources	
	Mathematics 181	Measures	Direct	Distance

ORGANIZED CLOSET STORAGE

INTRODUCTION

Organizing closet storage aids in maintaining the appearance of clothes. The following illustration represents a well-organized closet.



HANDOUT 2

CLOTHING CARE

E I

INTRODUCTION

To preserve the life of clothes, knowledge of stain removal techniques is very important. The following stain removal guide provides descriptions for removing stains on washable items.

REMOVAL PROCEDURES FOR STAINS

These procedures apply only to washable items. They do not apply to garments which should be dry-cleaned. Some stains are not easily seen when the fabric is wet. Air dry the articles to be certain the stain has been removed. Machine drying might make the stain more difficult to remove. Chlorine bleach can be used on all fabrics except wool, silk, spandex, noncolorfast items and some flame retardant finishes (check labels). Work on stain from reverse side to prevent stain from spreading to unstained areas.

NOTE: Sometimes a pretreatment spray may make the stain worse, so use caution when applying such to a stain.

Beverages (alcoholic, coffee, soft drinks, tea, wine)

Sponge stain promptly with cold water or soak in cold water for 30 minutes. Pretreat remaining stain. Launder using chlorine bleach if safe for the fabric. Otherwise, soak using an oxygen bleach and the hottest water appropriate for the fabric. Launder.

Blood

Soak in cold water 30 minutes. Pretreat remaining stain. Launder in the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. If stain still persists, soak in warm water with an enzyme presoak.

Candle Wax

Rub with an ice cube and carefully scrape off excess wax with a dull knife. Place between several layers of facial tissue or paper towels and press with a warm iron. To remove remaining stain, sponge with safe cleaning fluid. Rinse. If colored stain remains, launder in hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. Launder again if necessary.

Carbon Paper

Pretreat the stain. If stain is not removed, put a few drops of ammonia on the stain and pretreat again. Repeat if necessary. Launder using the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. If colorfastness is questionable use hydrogen peroxide instead of ammonia.

Catsup

Scrape off excess with a dull knife. Soak in cold water for 30 minutes. Pretreat remaining stain. Launder using the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric.

Chewing Gum, Adhesive Tape

Rub stained area with ice. Remove excess gummy matter carefully with a dull knife. Sponge with a safe cleaning fluid. Rinse. Launder using the hottest water appropriate for the fabric.

Chocolate and Cocoa

Soak in cold water. Pretreat remaining stain. Launder using the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. If stain remains, sponge with a safe cleaning fluid. Rinse. Launder again.

Collar and Cuff Soil

Pretreat stain and then launder in hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric.

Cosmetics (eye shadow, lipstick, liquid make-up, mascara, powder, rouge)

Pretreat stain and then launder in hottest water safe for the fabric. Use chlorine bleach if safe for the fabric.

Crayon

Rub soap (Ivory Snow) into dampened stain, working until outline of stain is removed. Launder using hottest water appropriate for fabric. Use chlorine bleach if safe for fabric. Repeat if necessary.

For stains throughout a load of clothes, wash in hot water using laundry soap and 1 cup baking soda. If colored stain remains, launder with a detergent and chlorine bleach (if safe for the fabric).

Deodorants and Antiperspirants

Pretreat stain and then launder using the hottest water safe for the fabric. Use chlorine bleach if safe for the fabric.

Antiperspirants that contain such substances as aluminum chloride are acidic and may change the color of some dyes. Color may be restored by sponging with ammonia. Rinse thoroughly. If ammonia treatment is required for use on wool, mohair, or silk, dilute ammonia with an equal amount of water.

Dye Transfer

May be impossible to remove. Use chlorine bleach if safe for the fabric. If not safe, use a commercial color remover according to package directions.

Egg, Meat Juice, and Gravy

If dried, scrape off as much as possible with a dull knife. Soak in cold water. Pretreat remaining stain. Launder using the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric.

Fabric Softener

Rub the dampened stain with a bar soap (such as Ivory or Lux) and relaunder in the usual manner.

Formula

Soak in warm water using a presoak product. Launder using the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric.

Fruit Juices

Soak in cold water. Pretreat remaining stain and launder in hottest water appropriate for fabric. Use chlorine bleach if safe for the fabric.

Grass

Pretreat stain and then launder in the hottest water appropriate for fabric. Use chlorine bleach if safe for the fabric. If stain remains, sponge with alcohol. Rinse thoroughly. If colorfastness is questionable or fabric is acetate, dilute alcohol with two parts water.

Grease and Oil (car grease, butter, shortening, oily medicines such as oily vitamins)

Pretreat stain and then launder in the hottest water appropriate for fabric. Use chlorine bleach if safe for the fabric. If stain persists, sponge thoroughly with safe cleaning fluid. Rinse.

Ink, Ballpoint

Sponge stain with rubbing alcohol, or spray with pretreat product or hair spray until wet looking. Rinse thoroughly. Then pretreat stain and launder in the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. Repeat if necessary.

Ink, Drawing

Run cold water through stain until no more color is being removed. Pretreat stain and then soak in warm sudsy water containing one to four tablespoons of ammonia to one quart of water. Rinse thoroughly. Launder in the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. May be impossible to remove.

Ink, Felt Tip Pen

Rub household cleaner such as 409 or Mr. Clean into stain. Rinse. Repeat as many times as necessary to remove stain. Launder in hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. May be impossible to remove.

Iodine

Make a solution of sodium thiosulfate crystals (available at drugstores). Lay item with stain facing down on paper towels. Use solution to sponge stain from back. Rinse and launder in hottest water appropriate for fabric.

Mayonnaise, Salad Dressing

Pretreat stain and then launder in the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. If grease stain remains, sponge with a safe cleaning fluid. Rinse and launder again.

Mildew

Pretreat stain and then launder in the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. If stain remains, sponge with hydrogen peroxide (available at drugstores). Rinse and launder again.

Milk, Cream, Ice Cream

Soak in cold water. Launder in hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. If grease stain remains, sponge with a safe cleaning fluid. Rinse and launder again.

Mustard

Pretreat stain and then launder in the hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric.

Paint

Water-Based

Rinse fabric in cool water to flush out paint while stains are still wet. Launder in hottest water appropriate for fabric. Dried paint is very difficult to remove; however, there are commercial products that may remove such stains. Follow package directions.

Oil Based

Pretreat with solvent recommended on the paint container. If container is not available, use mineral spirits. Rinse. Launder in the hottest water appropriate for the fabric.

Perfume

Same as beverages.

Perspiration

Pretreat stain and then launder in hottest water appropriate for fabric. Use chlorine bleach if safe for the fabric. If fabric has discolored, try to restore it be treating fresh stains with ammonia or old stains with vinegar. Rinse. Launder again.

Rust

Launder in hottest water appropriate for the fabric and Ro Ver Rust Remover. Follow manufacturer's instructions. Ro Ver is available from authorized Maytag dealers; specify Part No. 57961. If colorfastness is questionable, test a concealed area first according to package directions.

Scorch

Launder in hottest water appropriate for fabric. Use chlorine bleach if safe for fabric; otherwise use an oxygen bleach. Severe scorch is permanent.

Shoe Polish

(Wax)

Scrape off as much as possible with a dull knife. Pretreat stain and then launder in hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric. If stain persists, sponge with one part alcohol and two parts water. Rinse and launder again.

Tar

Act quickly before stain is dry. Scrape residue from fabric with a dull knife. Place stain face down on paper towels. Sponge back of stain with a tar remover or dry cleaning solvent. Launder in hottest water appropriate for the fabric.

Typewriter Correction Fluid

Let stain dry thoroughly. Gently brush off. Place stain face down on paper towels and sponge back of stain with thinner designated on correction fluid bottle. Repeat until stain disappears. Launder using hottest water appropriate for the fabric. If thinner cannot be used, dry cleaning will be necessary.

Urine, Vomit, Mucus, Feces, or Stool

Soak in cool water. Pretreat stain and then launder in hottest water appropriate for the fabric. Use chlorine bleach if safe for the fabric.

Used with permission of Maytag, Consumer Education Department.

LAUNDRY EXPERIMENTS

INTRODUCTION

Damage can result to clothes that are improperly sorted and laundered. The following laundry experiments demonstrate the importance of practicing proper laundering guidelines.

NOTE: Coffee cans with lids make good miniwashers for experiments. Several bath towels add bulk when washing small samples of fabric in a regular washer.

- Experiment with different types of stains on different types of fabrics with different treatments, different water temperatures, and fresh verses aged stains.
- Compare terry cloth towels washed in different water temperatures with different laundry products such as liquid verses granular detergents, bleaches, and fabric softeners. Also, experiment with different amounts of abrasion. Towels may need to be washed four to six times before differences are noticeable.
- Launder one piece of wool in hot water with strong agitation and another piece of wool the same size and shape in cool water with very little agitation. After drying, compare results.
- Launder noncolorfast fabrics with liquid chlorine bleach.
- Launder together white fabrics and colored fabrics which fade.
- Launder a fabric which produces lint with one which attracts lint.
- Compare laundering in hard water with laundering in soft water.

- Show how amount and speed of wash action can affect seam fraying. Seam together two pieces (approximately 18" by 9") of a loosely-woven fabric and two pieces of a tightly-woven fabric. Do not finish the seams. Make two sets of each seamed piece. Wash one set (tightly and loosely-woven fabric) for 10 minutes at normal speed. Rinse and remove from washer. Wash the other set for 4 minutes using gentle speed. Rinse and remove from washer. Examine the amount of fraying on each seam.

- Test the effect of water on silk fabric. What happens to silk when it gets wet? Can silk garments such as blouses be laundered successfully?

- Dry fabrics at different heat settings, e.g., permanent press fabric in a hot dryer and with cool-down cycle.

- Compare terry cloth towels after drying with and without a fabric softener, either liquid or dryer sheets.

Used with permission of North Dakota State Board for Vocational Education.
Adapted from Vocational Studies Center, Madison, Wisconsin and *Illinois Teacher*.

HANDOUT 4 CLOTHING CARE E I

INTRODUCTION

In order to reduce the amount of wrinkling that occurs to clothes when traveling, it is important to know how to pack well. The following list represents the order clothes should be placed in a suitcase to limit the amount of wrinkling.

PACKING A SUITCASE

NOTE: To reduce creasing, cover the clothes with a polyethelene garment bag, plastic bag, or tissue paper from the dry cleaners. Remove clothing from luggage upon arrival and hang clothes up to avoid further wrinkling.

1. Shoes—Place in the corners
2. Jeans—Place on the bottom along with heavyweight skirts and casual slacks
3. Shirts and Sweaters—Place near the middle of the suitcase
4. Suits—Place near the top of the suitcase to avoid being crumpled
5. Waistcoat—Place it flat between the trousers and jacket
6. Dresses—Place delicate dresses at the top where they will not get crushed. Heavyweight dresses, such as corduroy or woolen, may be placed before the suits.
7. Jacket—Place it with the collar facing toward the middle of the packing, or toward the handle to avoid pressing the collar against the walls of the suitcase
8. Ties—Place silk ties flat in a parcel of tissue paper near the top of the suitcase. Other ties may be placed between underwear and shirts.
9. Underwear—Place in any gaps
10. Sleeping attire—Place on the top of the packing to keep it tight
11. Raincoat—Place on top and fold it like a jacket, but also fold it crosswise from the hem to the waist and from the waist to the collar.

Used with permission of Wallaby Books.

CARING FOR FLAME RESISTANT CLOTHING

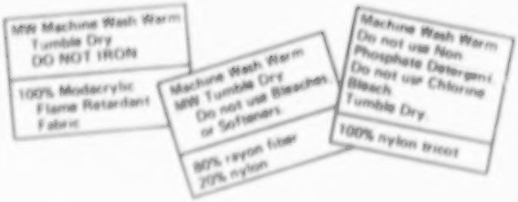
INTRODUCTION

Consumers need to know how to care for clothing made from flame resistant fabric. It takes special care to maintain the protection the garment offers.

There are two basic types of flame resistant fabrics, each of which requires different laundering procedures:

- **Fabrics made from fibers to which flame retardant chemicals are added when the fibers are made**—Examples include some nylons, polyesters and acrylics. These fabrics are usually labeled: "Machine wash warm—use detergent—do not iron."
- **Fabrics to which flame retardant chemicals are added by the manufacturer after the fiber is made**—In these fabrics, the flame retardant chemicals are outside each fiber. Cotton and rayon fabrics are included in this type, and they are usually labeled: "Machine wash warm—use phosphate detergent—or use non-phosphate heavy-duty liquid detergent."

Laundering instructions may be complex. Here are some examples of labels you may find:


MW Machine Wash Warm
Tumble Dry
DO NOT IRON
100% Modacrylic
Flame Retardant
Fabric
Machine Wash Warm
MW Tumble Dry
Do not use Bleaches
or Softeners
80% rayon fiber
20% nylon
Machine Wash Warm
Do not use Non
Phosphate Detergent
Do not use Chlorine
Bleach
Tumble Dry
100% nylon tricot

If you do not follow the correct laundering procedures, the flame retardance of a fabric can be lost after a number of washes. Also, by following correct laundry procedures you can maintain the fabric color, prevent shrinking, and generally maintain the appearance and durability of the garment. Be aware of these factors:

- **Detergents**—The instructions to use phosphate detergents may present a problem to some consumers. Some cities, counties, and states have banned or limited the sale of phosphate detergents. Therefore, consumers within areas with bans or limits must buy either low-phosphate or non-phosphate detergents. If the sale of phosphate detergents is banned in your area and the label on your child's sleepwear reads "Use phosphate detergents," the best advice is to use *non-phosphate heavy-duty liquid detergent.*

- **Soaps**—Remember that the warning "Do not use soaps" does *not* mean "Do not use detergents." Soaps will leave a fat deposit which will build up on the flame resistant fabric. Not only does this fat deposit result in loss of flame resistant properties, it may also result in stiffness of the fabric.

- **Bleaches**—For flame-resistant treated cotton, chlorine bleach will render the flame retardant finishes ineffective. For synthetic fabrics, chlorine bleach may be used.

- **Commercial Laundering**—The strong chemicals used in commercial laundries can cause the loss of flame resistance. Be sure to home launder.

- **Hard Water**—If hard water is prevalent in your area, use detergents which are at least 8.7% phosphate. (If you are unaware of the hardness of water in your area, call your city or town water department.) Do not use non-phosphates in hard water.

- **Machine Wash Warm**—Warm water temperature ranging between 105° and 120° is a safe laundering temperature for flame resistant sleepwear. Hot water (approximately 140°F) may cause shrinkage and severe wrinkling of flame resistant fabric.

- **Tumble Dry/Low Heat**—To avoid fabric shrinkage and stiffness it is necessary to use low heat when drying flame retardant sleepwear fabrics.

- **Fabric Softeners**—Certain fabric softeners may build up on some flame resistant fabrics and cause the garment to lose its flame retardant properties.

Adapted from *Flammable Fabrics.*

INFORMATION SHEET

CLOTHING CARE

E I

OBJECTIVE 1

Match terms associated with clothing care to their correct definitions.

- **Care label**—Tag providing clothing care instructions
- **Colorfast**—Fabrics capable of being cleaned or washed without the color fading or "running"
- **Dry cleaning**—Cleaning with chemicals rather than with water and detergent
- **Fabric**—Cloth that is made by assembling fibers and yarns
- **Fibers**—Hairlike substances that are twisted together to make fabric
- **Hangtags**—Detachable paper signs affixed to the outside of clothes
- **Ironing**—Process of moving an iron back and forth to remove wrinkles from clothing
- **Natural fibers**—Fibers that come from plants or animals
- **Noncolorfast**—Fabrics that contain colors that fade or "run" during cleaning or washing
- **Pressing**—Process of placing a heated iron on fabric and then lifting it
- **Synthetic fibers**—Fibers that are manufactured from chemicals
- **Wash load**—Clothes put into a washing machine and laundered together

OBJECTIVE 2

Distinguish between natural fibers and synthetic fibers.

The fiber content of a fabric dictates its appearance, texture, performance, comfort, and care requirements. Basic fibers are grouped into two distinct classes. These classes are natural and synthetic. The following chart lists basic fibers according to their class.

NOTE: Fabrics may contain blends, which are combinations of different fibers.

- **Natural Fibers**
  - Cotton
  - Linen
  - Ramie
  - Silk
  - Wool
- **Synthetic Fibers**
  - Acetate
  - Acrylic
  - Nylon
  - Olefin
  - Polyester
  - Rayon
  - Spandex

OBJECTIVE 3

Discuss cleaning methods.

There are two efficient methods used to properly clean clothes. The cleaning methods include the following:

- **Laundering**—Laundering may take place at a commercial/coin-operated establishment, a professional laundry service, or at home. Laundering may be performed in a machine or by hand.
- **Dry cleaning**—Dry cleaning may take place at a self-service/coin-operated establishment or at a professional dry cleaners.

  NOTE: Dry cleaning can be performed at home for the removal of spots and stains.

OBJECTIVE 4

List factors that determine cleaning methods.

Choosing the correct cleaning method is very important. Garments will look their best when they are cared for properly. The following factors are important to consider when determining the correct cleaning method for clothing:

- Available methods
- Condition of clothing

  EXAMPLES: Old, stained, delicate
- Care labels on clothing
- Fiber content of fabric
- Regulations at dry cleaning business
- Washing machine instruction booklets

OBJECTIVE 5

Select from a list machine laundry steps.

- Prepare clothes for washing.

  EXAMPLES: Empty pockets, shake dirt from cuffs or pockets, loosely tie long belts, turn knits inside out, mend rips, sew on loose buttons or hooks, remove nonwashable items
- Sort clothes.
- Choose correct laundry products.
- Pretreat stains.
- Select water temperature.

  NOTE: The wash and rinse water temperature can directly affect the cleaning, wrinkling, dye stability, and durability of fabric finishes.
- Fill the washer with water and add the detergent.
- Load the clothes in the machine.

- Select the proper washing cycle.

  NOTE: There are three basic cycles for washing. In the agitation cycle select the regular/normal speed for most clothing items. Select a faster speed for heavily soiled or sturdy items. Select the slow/gentle speed for delicates. If applicable, select the knits or permanent press cycles. The second cycle is the rinse cycle. There are various speeds to select in this cycle. In the third cycle, the spin cycle, select slow or regular speed.

- Dry the clothes using the appropriate method.

  EXAMPLES: Automatic dryer, drip-dried on hanger, line dried, laid flat

OBJECTIVE 6 **List laundry sorting groups.**

Sorting laundry into the proper groups is very important. Mistakes in sorting laundry can damage or ruin the clothes. Clothes sorted together must need the same water temperature, washing action, and washing time. Clothes should be sorted based on the color of the garment, type of fabric, garment construction, kind and amount of soil, and size of the item. Based on these factors, laundry should be sorted into the following groups:

- Dark colors and noncolorfast items
- Delicate items
- Hand washable items
- Heavily soiled items
- Lint-producing fabrics

  NOTE: Clothes that are permanent press, corduroy, and dark cotton tend to take lint easily when washed with lint-producing fabrics. Articles made from lint-producing fabric include bath towels and bedspreads.

- Special items

  EXAMPLES: Bed comforters, draperies, blankets, pillows

- White and colorfast items

OBJECTIVE 7

Match laundry products to their correct descriptions.

There are many types of laundry products that meet the different needs of consumers. Types of laundry products include the following:

- **Bleaches**—Clean, whiten, brighten, disinfect, and remove stains from fabrics
- **Detergent boosters**—Reinforce specific performance characteristics desirable in laundering

  NOTE: Detergent boosters are available in granular or liquid form.
- **Enzyme presoaks**—Remove difficult stains and soils when used for soaking the laundry prior to washing
- **Fabric softeners**—Give fabrics a soft feel and smooth surface, reduce static electricity and wrinkling, and make ironing easier
- **Heavy-duty/all-purpose detergents**—Clean total family laundry including heavily soiled items

  NOTE: Heavy-duty/all-purpose detergents are available in powder or liquid forms.
- **Light-duty detergents**—Clean lightly soiled or delicate garments

  NOTE: Light-duty detergents are available in powder or liquid forms.
- **Prewash soil and stain removers**—Pretreat heavily soiled or stained areas prior to washing with detergent

  NOTE: Prewash soil and stain removers are available in aerosol, liquid, and solid stick forms.
- **Laundry soaps**—Clean hand washables requiring a mild cleaning action and pretreat heavily soiled items

  NOTE: Laundry soaps are available in bar or granular forms.
- **Starches and fabric finishes**—Restore body and crispness to fabrics

  NOTE: Starches are available in dry, liquid, or spray forms. Fabric finishes are available in spray form.

- **Water softeners**—Soften water and provide alkalinity, which enhances detergent cleaning

  NOTE: Water softeners are available as packaged products and mechanical softeners.

OBJECTIVE 8

Select from a list procedures for ironing.

Ironing may not always be necessary. Sometimes wrinkles can be removed by hanging clothes in the fresh air. Also, wrinkles can be removed by steaming them out. Hang clothes in a bathroom while a shower or bath is being taken. This method is good for removing wrinkles from woolens. When ironing is required, the following procedures should be practiced:

- Read care labels for fabric content and iron temperature.

- Iron in the direction of the lengthwise threads.

  NOTE: Crosswise or diagonal ironing may stretch some fabrics out of shape. The lengthwise threads will be the firmest when tugged on. The crosswise threads will be stretchy.

- Iron each section before moving to the next section, and iron sections in order for best results.

  EXAMPLES:
  1. Collars and cuffs—Inside before outside
  2. Sleeves—Smooth the sleeve surface away from inside seam
  3. Shirt back
  4. Shoulder area
  5. Shirt front

- Iron thick hems, pockets, facings, and other double thicknesses on the wrong side.

  NOTE: This will help prevent the surface from looking shiny.

- Use safety precautions.

  EXAMPLES: Never put a hot iron on a fabric if unsure of correct iron temperature; test it first on a seam allowance. Turn the iron to OFF and unplug it when finished ironing. Allow the iron to cool before wrapping cord and putting it away. When not in use, do not put the hot surface of the iron to the ironing board.

OBJECTIVE 9

Select from a list requirements care labels must meet.

Labels and hangtags provide consumers with helpful information about clothing items. While hangtags provide voluntary information, care labels are required by law to provide specific information. According to the Care Labeling Rule, adopted by the Federal Trade Commission in 1972 and amended in 1984, manufacturers must ensure that their care labels include the following:

- Give clear instructions for regular care and maintenance of the items
- Have a reasonable basis for the recommended care procedure
- Remain legible throughout the useful life of the garment
- Warn against care procedures which are likely to damage the item
- Warn when there is not a safe and non-damaging method for cleaning

Used with permission of the International Fabricare Institute.

CHARACTERISTICS OF COMMON NATURAL FIBERS

NATURAL FIBERS	DESIRABLE CHARACTERISTICS	UNDESIRABLE CHARACTERISTICS
Cotton	Strong when wet Inexpensive Moderately resistant to sunlight Comfortable and cool in warm weather No static electricity Withstands high temperature (will not scorch easily) Wears well Dyes and prints well Absorbent	Wrinkles easily Shrinks Mildews if left damp Weakened by finishes, perspiration, and long exposure to sun
Linen	Strong when wet Durable Lint-free Shrinks little Withstands high temperature (will not scorch easily) Smooth, lustrous Comfortable (absorbs moisture from skin and dries quickly)	Wrinkles easily Wears at creases and folds Expensive Creases are hard to remove Shines if ironed on right side Mildews Burns readily Loses color
Ramie	Resistant to sunlight Naturally lustrous Dyes well Strong Dries quickly Absorbent	Wrinkles easily Expensive Stiff Coarse

NATURAL FIBERS	DESIRABLE CHARACTERISTICS	UNDESIRABLE CHARACTERISTICS
Silk	Strong when wet Lustrous look and feel Strong but lightweight Soil resistant Absorbent Shrinks little Comfortable in all climates Wears well Can be woven in a variety of weights and textures	Turns yellow and weakens when exposed to perspiration, sunlight, bleach, or with age Requires special care Attracts insects Water spots Requires low temperature for pressing Expensive Not always colorfast
Wool	Warm, but lightweight Highly resilient Wears well Durable Creases well Highly absorbent Wrinkle resistant	Weakens when wet Turns yellow when exposed to sunlight or bleach Shrinks and mats when heat and moisture are applied May become shiny from ironing without a press cloth Attracts moths Expensive Requires special care Absorbs odors

CHARACTERISTICS OF COMMON SYNTHETIC FIBERS

SYNTHETIC FIBERS	DESIRABLE CHARACTERISTICS	UNDESIRABLE CHARACTERISTICS
Acetate	Can be bleached Lustrous Crisp Dyes well Resistant to moths and mildew Inexpensive	Weakens when wet Low resistance to abrasion Sensitive to heat Low strength May require dry cleaning Has tendency to show needle holes from repair work Dissolves when exposed to acetone (fingernail polish remover)
Acrylic	Abrasive resistant Warm Takes dye well Strong	Weakens when wet Tends to pill Holds oily stains Low moisture absorption
Nylon	Does not shrink Resists abrasion Strong	Becomes discolored from excessive heat Pills Requires dry cleaning or special detergents to remove oil and grease stains Wrinkles permanently in hot water or dryer Damaged by strong acids but resists chlorine bleach Picks up colors if washed with colored items

SYNTHETIC FIBERS	DESIRABLE CHARACTERISTICS	UNDESIRABLE CHARACTERISTICS
Olefin	Resists abrasion, chemicals, stains, mildew, pilling, wrinkles, static Withstands weather Withstands aging Strong Lightweight	Heat sensitive Poor dyeability Nonabsorbent
Polyester	Does not shrink Resists abrasion Highly resilient Resists acids, bleach, and sunlight damage High strength Requires simple, easy care	Glazes if ironed at high temperature Pills Discoloration of white Holds oily stains Low moisture absorption
Rayon	Soft Comfortable Absorbent Inexpensive Easy to dye Drapes well	Weakens when wet May shrink when drying Low resistance to abrasion May require dry cleaning Wrinkles easily
Spandex	Strong Good stretch and recovery Lightweight Sunlight resistant Resists oil and perspiration	Damaged by chlorine bleach May be affected by heat Discolors

SPECIALIZED SYNTHETIC FIBERS

SYNTHETIC FIBERS	DESIRABLE CHARACTERISTICS	UNDESIRABLE CHARACTERISTICS	TYPICAL USES
Aramid	Strong No melting point Most chemicals resilient Flame resistant Resists abrasion	No stretch Nonabsorbent	Protective clothing such as military helmets and protective vests
Polybenzimidazole (PBI)	Flame resistant Chemically stable Comfortable		Firefighter's coats Astronauts' space suits
Vinyon	Resistant to mildew, and moisture Good elasticity	Heat sensitive	Bonding agent for non-woven fabrics such as tea bags Waterproof clothing

CARE LABEL INTERPRETATIONS

Interpretations of instructions often found on care labels in ready-made clothing are listed in the chart below.

When label reads	It means
Block to dry	Maintain original size and shape while drying.
Cold wash Cold rinse	Use cold water from tap or cold washing machine setting.
Cool iron	Set iron at lowest setting.
Damp wipe	Clean surface with damp cloth or sponge.
Delicate cycle	Use appropriate machine setting or wash by hand.
Drip dry	Hang wet and allow to dry with hand shaping only.
Dry-clean only	Garment should be dry-cleaned only at professional or self-service cleaners.
Dry flat	Lay garment on flat surface to dry.
Durable press cycle	Use appropriate machine setting or use warm wash, cold rinse, and short spin cycle (if available).
Gentle cycle	Use appropriate machine setting or wash by hand.
Hand wash	Launder only by hand in lukewarm water; may be bleached unless otherwise stated; may be dry-cleaned.
Hand wash only	Same as above, but do not dry-clean.
Hand wash separately	Hand wash alone or with similar colors.
Home launder only	Wash, bleach, dry, and press by any customary method, but do not use commercial laundering.
Hot iron	Set iron at hot setting.

When label reads	**It means**
Hot wash	Use hot water or hot washing machine setting.
Iron damp	Dampen garment before ironing.
Line dry	Hang damp and allow to dry.
Machine wash	Wash, bleach, dry, and press by any customary method including commercial dry cleaning.
No bleach	Do not use bleach.
No chlorine bleach	Only oxygen bleach may be used.
No dry-clean	Use recommended care instructions, do not use dry cleaning solvents.
No spin	Remove item before final machine spin cycle.
No twist No wring	Hang to dry, drip dry, or dry flat only; handle carefully to prevent wrinkles and distortion.
Permanent press cycle	Use appropriate machine setting, or use warm wash, cold rinse, and short spin cycle (if available).
Professional dry-clean only	Do not use self-service dry cleaning.
Steam iron	Iron or press with steam.
Tumble dry	Dry in tumble dryer at specified setting—high, low, or no heat.
Tumble dry Remove promptly	Same as above, but in absence of cool-down cycle remove at once when tumbling stops.
Warm iron	Set iron at medium setting.
Warm wash Warm rinse	Use warm water from tap or warm washing machine setting.
Wash separately	Wash alone or with similar colors.

Used with permission of the American Apparel Manufacturer's Association, Inc.

NAME ______________________________

PREPARE CLOTHING FOR LAUNDRY

INTRODUCTION

Clothes will last longer if care is taken to prepare the clothes for laundry. If a garment is left unmended it could come out of the washer ruined. Stains could become set if not pretreated properly before washing. An ink pen left in a pocket could damage all the clothes in the washer. Therefore, it is very important to carefully examine clothing items prior to laundering them.

The following procedures should be following when preparing clothing for laundering.

- Close zippers and hooks
- Empty pockets
- Mend rips
- Pretreat stains
- Remove nonwashable items
- Sew on loose buttons or hooks
- Shake dirt form cuffs or pockets and turn them inside out
- Tie loose ties or attached belts to prevent tangling
- Turn knits wrong side out

DIRECTIONS

Examine each clothing item below and write the procedures that would be necessary to prepare the item for laundering. (Figures 1 and 2)

FIGURE 1

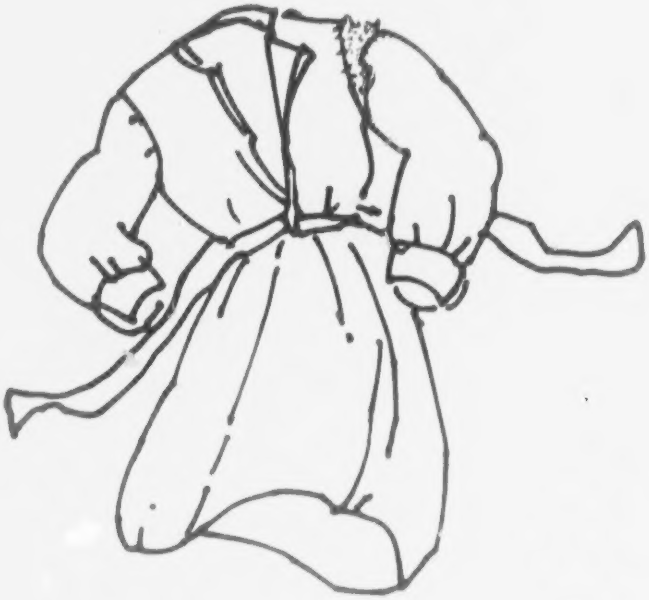
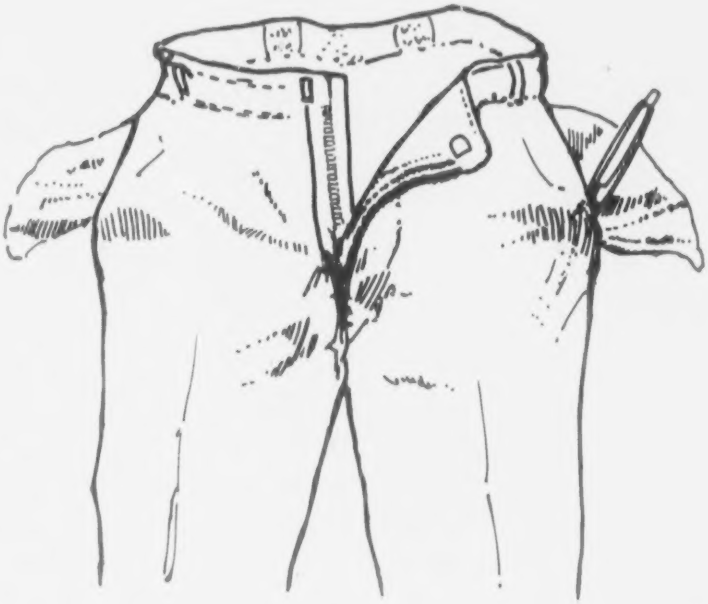


FIGURE 2



ASSIGNMENT SHEET 1

CLOTHING CARE

E I

NAME ______________________ SCORE ________

OBJECTIVE 10

Select appropriate cleaning methods.

INTRODUCTION

It takes time, energy, and money to build a wardrobe. Proper care of that wardrobe is very important. Regular care will enhance overall appearance and help the clothes last longer. Care labels are an important source of information when selecting a cleaning method.

DIRECTIONS

Information from five care labels is presented below. Using Supplement 3, interpret what cleaning methods should be selected. Possible responses include machine washable, non-machine washing, home drying, dry-cleaned including self-service, and dry-cleaned excluding self-service.

EXAMPLE: **Care label**

Wash separately

Tumble dry immediately after wash

Cleaning method
Machine washable and home drying

Care label #1

Machine wash cold

Tumble dry low cycle

Wash bright colors separately

Use non-chlorine bleach

Cleaning method ______________________

Care label #2

Dry-clean only

Cleaning method ______________________

Care label #3

Hand wash only

Dry flat

Cleaning method ________________________________

Care label #4

Professionally dry-clean only

Cleaning method ________________________________

Care label #5

Machine wash warm on gentle cycle

Tumble dry

Remove promptly

Cleaning method ________________________________

ASSIGNMENT SHEET 2

CLOTHING CARE

E I

NAME ______________________________ SCORE ________

OBJECTIVE 11

Sort laundry into loads.

INTRODUCTION

The purpose of sorting laundry is to separate clothing items that could damage each other if laundered together. Not all clothes need the same water temperature, washing action, and washing time. Sorting clothing is an important step in clothing care.

DIRECTIONS

Examine the following list of washable items. Sort the items into seven wash loads by completing the chart on the following page. The wash groups include dark colors and noncolorfast items, delicate items, hand washable items, heavily soiled items, lint-producing fabrics, special items, and white and colorfast items.

- Red cotton blouse
- Lingerie
- Bed comforter
- Kitchen throw rug
- White cotton T-shirt
- White nylon slip
- Blue print sport shirt
- Pink bathroom rug
- Child's red play overalls
- Hosiery
- Fuzzy bedspread
- Hand knit cotton sweater
- Purple shorts
- White cotton underwear
- Mauve dress
- Denim blue jeans with grass stains
- White cotton dress shirt
- Bath towel
- Green socks
- Sheer beige blouse
- Bed pillows
- Hand knit wool sweater
- Work blue jeans

Dark colors and noncolorfast items	**Delicate items**
Hand washable items	**Heavily soiled items**
Lint-producing fabrics	**Special items**
White and colorfast items	

ASSIGNMENT SHEET 3

CLOTHING CARE

E I

NAME ________________________________ SCORE _______

OBJECTIVE 12 **Determine stain removal procedures.**

INTRODUCTION The wearability of a clothing item can be reduced by practicing an improper stain removal treatment. It is important to know the correct procedure for treating the stain.

DIRECTIONS To become familiar with stain removal procedures, complete the following statements. Write the correct answers in the blanks.

____ 1. A blood stain should be

a. soaked in lukewarm water.

b. soaked in hot water.

c. soaked in cold water.

d. laundered in cold water.

____ 2. To remove chewing gum or adhesive tape

a. pretreat stain.

b. soak in cold water.

c. soak in alcohol.

d. rub stained area with ice.

____ 3. To remove a crayon stain

a. rub soap into the dampened stain.

b. iron over the stain.

c. use bleach on the stain.

d. soak in hot water.

____ 4. To remove a ballpoint ink stain

a. rinse fabric in cool water.

b. rub a household cleaner into fabric.

c. spray with hairspray until fabric is wet.

d. pretreat with chlorine bleach.

____ 5. To remove tar from a garment

a. allow stain to set for one hour.

b. soak garment for one hour before removing stain.

c. act quickly before stain is set.

d. use household cleaner to pretreat stain.

____ 6. A chocolate cocoa stain should be

a. soaked in lukewarm water.

b. soaked in cold water.

c. rubbed with ice.

d. soaked in hot water.

____ 7. To remove a cosmetics stain

a. pretreat area of stain.

b. launder immediately.

c. sponge stain with water.

d. apply makeup remover to stain.

____ 8. To remove a beverage stain

a. wipe stain with a napkin.

b. pretreat stain immediately.

c. sponge stain promptly with rubbing alcohol.

d. sponge stain promptly with cold water.

____9. After pretreating a grass stain

a. soak garment in cold water.

b. launder in the hottest water appropriate for fabric.

c. sponge stain with hot water.

d. soak garment in bleach.

___10. Before pretreating a shoe polish stain

a. scrape off as much of the stain as possible using a dull knife.

b. allow stain to set for a twenty-four hours.

c. soak stain in hot water for thirty minutes.

d. iron over stain with a hot iron.

CLOTHING CARE

ASSIGNMENT SHEET 1

1. Machine washable and home drying
2. Dry-cleaned including self-service
3. Non-machine washing and home drying
4. Dry-cleaned excluding self-service
5. Machine washable and home drying

ASSIGNMENT SHEET 2

Answers should include the following loads:

Dark colors and noncolorfast items:

- Red cotton blouse
- Blue print sport shirt
- Purple shorts
- Mauve dress
- Green socks

Delicate items:

- Lingerie
- Hand knit cotton sweater
- Sheer beige blouse

Hand washable items:

- Hosiery
- Hand knit wool sweater

Lint-producing fabrics:

- Fuzzy bedspread
- Bath towel

Heavily soiled items:

- Kitchen throw rug
- Work blue jeans
- Child's red play overalls
- Denim blue jeans with grass stains

Special items:

- Bed comforter
- Pink bathroom rug
- Bed pillows

White and colorfast items:

- White cotton T-shirt
- White nylon slip
- White cotton underwear
- White cotton dress shirt

ASSIGNMENT SHEET 3

1. c
2. d
3. a
4. c
5. c
6. b
7. a
8. d
9. b
10. a

JOB SHEET 1 — CLOTHING CARE — E I

OBJECTIVE 13a

Sew on a sew-through button.

INTRODUCTION

Buttons should be securely attached to the garment at all times. Through use and time eventually a button may need to be replaced. Use sewing equipment appropriately when replacing a button.

NOTE: There are two types of buttons. The sew-through button is a flat button in which the thread comes up through the button and shows on the top side. A shank button has a stem or a loop on the bottom to secure the thread.

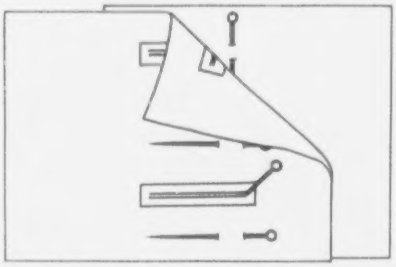
EQUIPMENT AND SUPPLIES

- Sew-through button
- Garment or a piece of fabric
- Needle
- Straight pins
- Scissors
- Thread

PROCEDURE

1. Pin the garment closed as if it were buttoned to find the right position for the button.
2. Place a straight pin at the outer end of the buttonhole into the fabric underneath. The center of the button is placed at this point. (Figure 3)

FIGURE 3

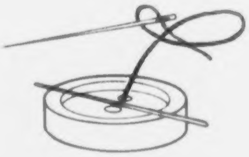


3. Unpin the garment, leaving the standing pin in the fabric underneath.
4. Select a matching thread color. Use heavy thread when sewing on a button.
5. Thread the needle.
6. Make a small stitch on the right side of the fabric where the button is to be placed.
7. Remove the pin used to locate button position.

8. Bring the needle through the button. Place a pin or toothpick across the top of the button to allow for thread shank. (Figure 4)

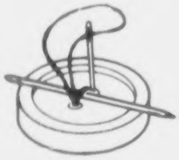
   NOTE: A thread shank is extra thread used for reinforcing a button.

   FIGURE 4



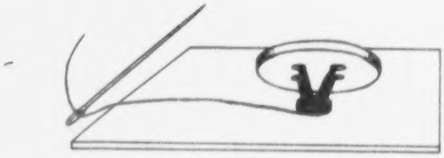
9. Continue sewing back and forth through the fabric, the button, and over the pin or toothpick. (Figure 5)

   FIGURE 5



10. Remove pin or toothpick and wind thread firmly around threads under button to form a shank. (Figure 6)

FIGURE 6



11. Bring the needle to the wrong side of fabric and knot the thread.

12. Have the instructor evaluate your work.

13. Clean area and put away equipment and supplies.

JOB SHEET 2

CLOTHING CARE

E I

OBJECTIVE 13b

Hem using a slip stitch.

INTRODUCTION

Often it becomes necessary to replace a hem during the routine care of clothes. A hem should be neat, even, and unnoticeable from the right side of the garment. A slip stitch is used most often to secure a hem with a turned and stitched finish.

EQUIPMENT AND SUPPLIES

- Garment requiring a hem repair
- Iron
- Ironing board
- Needle
- Pins
- Thread
- Scissors

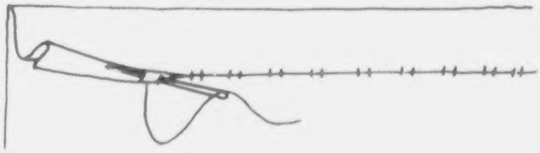
PROCEDURE

1. Select a matching thread color.
2. Thread the needle.
3. Knot the thread at the end.
4. Use needle to pick up a yarn of the fabric.
5. Slip the needle through the folded clean-finished edge.
6. Bring the needle out and pick up another yarn from the garment.

7. Continue stitching around the hem, slipping the needle through the fold and then into the outer layer of fabric. (Figure 7)

   NOTE: The stitches should be spaced evenly along the hem 1/2 inch apart.

   FIGURE 7



8. Bring the needle to wrong side of fabric and knot the thread.
9. Press the hem.
10. Have the instructor evaluate your work.
11. Clean area and put away equipment and supplies.

PRACTICAL TEST 1

CLOTHING CARE

E I

JOB SHEET 1

Sew on a sew-through button.

Student's name ______________________ Date __________

Evaluator's name ______________________ Attempt no. _____

Instructions: When you are ready to perform this task, ask your instructor to observe the procedure and complete this form. All items listed under "Process Evaluation" must receive a "Yes" for you to receive an overall performance evaluation.

PROCESS EVALUATION

Evaluator note: Write a check mark in the "Yes" or "No" blanks to designate whether or not the student has satisfactorily achieved each step in this procedure. If the student is unable to achieve this competency, have the student review the materials and try again.

The student:	YES	NO
1. Pinned the garment to find position for button.	_____	_____
2. Placed a pin at outer end of buttonhole.	_____	_____
3. Unpinned the garment, leaving standing pin in place.	_____	_____
4. Selected thread.	_____	_____
5. Threaded the needle.	_____	_____
6. Made stitch where button was to be placed.	_____	_____
7. Removed the pin used to locate button position.	_____	_____
8. Brought needle through button.		
9. Allowed for thread shank with a pin.	_____	_____
10. Sewed back and forth.	_____	_____
11. Removed pin and wound thread to form a shank.	_____	_____
12. Brought needle to wrong side and knotted thread.	_____	_____

EVALUATOR'S COMMENTS

____

____

____

PRODUCT EVALUATION

Evaluator note: Rate the student on the following criteria by circling the appropriate numbers. Each criterion must receive a rating of "3" or higher to demonstrate student mastery. (See performance evaluation key). A student who is unable to demonstrate mastery should review the material and submit another product for evaluation.

Criteria:

	4	3	2	1
Button location	Pinned garment, placed pin properly, unpinned garment, and left pin in place	Pinned garment, placed pin properly, did not unpin garment, and left pin in place	Pinned garment, did not place pin properly, unpinned garment, and left pin in place	Did not pin garment, did not place pin properly, did not unpin garment, and left pin in place
	4	3	2	1
Sewing Preparation	Selected thread, threaded needle, made stitch for button placement, and removed pin	Selected thread, threaded needle, made stitch for button placement, and did not remove pin	Selected thread, did not thread needle properly, made stitch for button placement, and removed pin	Did not select thread properly, threaded needle, did not make stitch for button placement properly, and removed pin
	4	3	2	1
Stitching	Brought needle through button, allowed for thread shank with a pin, sewed back and forth, removed pin, formed shank, brought needle to wrong side and knotted thread	Brought needle through button, allowed for thread shank with a pin, sewed back and forth, removed pin, did not form shank properly, brought needle to wrong side and knotted thread	Brought needle through button, did not allow for thread shank properly, sewed back and forth, did not remove pin, did not form shank properly, brought needle to wrong side and knotted thread	Brought needle through button, did not allow for thread shank properly, did not sew back and forth properly, did not remove pin, did not form shank properly, brought needle to wrong side and knotted thread

EVALUATOR'S COMMENTS

____

____

____

AVERAGE RATING

Evaluator note: To obtain an average rating for the competency profile, total the designated points in "Product Evaluation" and divide by the total number of criteria. Circle the rating on the "Performance Evaluation Key" below.

PERFORMANCE EVALUATION KEY

4 - Skilled—Can perform job with no additional training

3 - Moderately skilled—Has performed job during training program; limited additional training may be required

2 - Limited skill—Has performed job during training program; additional training is required to develop skill

1 - Unskilled—Is familiar with process; but is unable to perform job

PRACTICAL TEST 2

CLOTHING CARE

E I

JOB SHEET 2

Hem using a slip stitch.

Student's name ____________________________ Date ____________

Evaluator's name ___________________________ Attempt no. ______

Instructions: When you are ready to perform this task, ask your instructor to observe the procedure and complete this form. All items listed under "Process Evaluation" must receive a "Yes" for you to receive an overall performance evaluation.

PROCESS EVALUATION

Evaluator note: Write a check mark in the "Yes" or "No" blanks to designate whether or not the student has satisfactorily achieved each step in this procedure. If the student is unable to achieve this competency, have the student review the materials and try again.

The student:	YES	NO
1. Selected the thread.	______	______
2. Threaded the needle.	______	______
3. Knotted the thread.	______	______
4. Picked up a yarn of fabric.	______	______
5. Slipped needle through the folded edge.	______	______
6. Brought needle out and picked up another yarn.	______	______
7. Continued stitching around the hem.	______	______
8. Brought needle to wrong side of fabric and knotted the thread.	______	______
9. Pressed the hem.	______	______

EVALUATOR'S COMMENTS

____

____

____

PRODUCT EVALUATION

Evaluator note: Rate the student on the following criteria by circling the appropriate numbers. Each criterion must receive a rating of "3" or higher to demonstrate student mastery. (See performance evaluation key). A student who is unable to demonstrate mastery should review the material and submit another product for evaluation.

Criteria:	4	3	2	1
Sewing Preparation	Selected thread, threaded the needle, knotted the thread	Selected thread, threaded the needle, did not knot the thread	Selected thread, did not thread the needle, did not knot the thread	Did not select thread properly, threaded the needle, did not knot the thread
Stitching	Picked up a yarn, slipped needle through folded edge, brought needle out and picked up yarn, continued stitching around hem	Picked up a yarn, slipped needle through folded edge, did not bring needle out, picked up yarn, continued stitching around hem	Picked up a yarn, did not slip needle through folded edge, brought needle out and picked up yarn, continued stitching around hem	Picked up a yarn, did not slip needle through folded edge, did not bring needle out and pick up yarn, did not continue stitching around the hem
Completion	Brought needle to wrong side of fabric and knotted the thread, and pressed the hem	Brought needle to wrong side of fabric and knotted the thread, did not press the hem	Did not bring needle to wrong side of fabric and knot the thread, and pressed the hem	Did not bring needle to wrong side of fabric and knot the thread, did not press the hem

EVALUATOR'S COMMENTS

AVERAGE RATING

Evaluator note: To obtain an average rating for the competency profile, total the designated points in "Product Evaluation" and divide by the total number of criteria. Circle the rating on the "Performance Evaluation Key" below.

PERFORMANCE EVALUATION KEY

4 - Skilled—Can perform job with no additional training

3 - Moderately skilled—Has performed job during training program; limited additional training may be required

2 - Limited skill—Has performed job during training program; additional training is required to develop skill

1 - Unskilled—Is familiar with process; but is unable to perform job

WRITTEN TEST

CLOTHING CARE

E I

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with clothing care to their correct definitions. Write the correct letters in the blanks.

____ 1. Hairlike substances that are twisted together to make fabric

____ 2. Cloth that is made by assembling fibers and yarns

____ 3 Detachable paper signs affixed to the outside of clothes

____ 4. Process of placing a heated iron on fabric and then lifting it

____ 5. Process of moving an iron back and forth to remove wrinkles from clothing

____ 6. Tag providing clothing care instructions

____ 7. Fabrics that contain colors that fade or "run" during cleaning or washing

____ 8. Fibers that are manufactured from chemicals

____ 9. Cleaning with chemicals rather than with water and detergent

___ 10. Clothes put into a washing machine and laundered together

___ 11. Fibers that come from plants or animals

___ 12. Fabrics capable of being cleaned or washed without the color fading or "running"

a. Biodegradable

b. Care label

c. Chlorine bleach

d. Colorfast

e. Cross dyeing

f. Disinfectants

g. Dry cleaning

h. Fabric

i. Fibers

j. Garment

k. Hangtags

l. Ironing

m. Modacrylic

n. Natural fibers

o. Noncolorfast

p. Polyester

q. Pressing

r. Prewash

s. Synthetic fibers

t. Wash load

OBJECTIVE 2 **Distinguish between natural fibers and synthetic fibers.**

Write a "N" in the blank if the fiber is a natural fiber or a "S" in the blank if the fiber is a synthetic fiber.

____ 1. Ramie

____ 2. Olefin

____ 3. Nylon

____ 4. Wool

____ 5. Acetate

____ 6. Cotton

____ 7. Linen

____ 8. Spandex

____ 9. Rayon

___ 10. Acrylic

___ 11. Silk

___ 12. Polyester

OBJECTIVE 3 **Discuss cleaning methods.**

____

____

____

____

____

____

____

____

____

____

____

OBJECTIVE 4 **List factors that determine cleaning methods.**

____

____

____

____

____

____

OBJECTIVE 5 **Select from the following list machine laundry steps.** Write an "X" in the blank before each correct answer.

____ 1. Load the clothes in the machine.

____ 2. Use spray starch immediately after ironing.

____ 3. Pretreat stains.

____ 4. Prepare clothes for washing.

____ 5. Iron clothes before drying them.

____ 6. Select water temperature.

____ 7. Dry the clothes using the appropriate method.

____ 8. Soak all clothes in a pretreatment laundry aid.

____ 9. Avoid cleaning out lint filter in the dryer.

___ 10. Fill the washer with water and add the detergent.

___ 11. Dry all clothes at highest heat setting.

___ 12. Sort clothes.

___ 13. Choose correct laundry products.

___ 14. Overload washing machine to economize.

___ 15. Select the proper washing cycle.

OBJECTIVE 6 **List laundry sorting groups.**

____

____

____

____

____

____

____

____

____

OBJECTIVE 7 **Match laundry products to their correct descriptions.** Write the correct letters in the blanks.

____1. Clean lightly soiled or delicate garments

____2. Give fabrics a soft feel and smooth surface, reduce static electricity and wrinkling, and make ironing easier.

____3. Clean total family laundry including heavily soiled items

____4. Clean, whiten, brighten, disinfect, and remove stains from fabrics

____5. Clean hand washables requiring a mild cleaning action and pretreat heavily soiled items

____6. Pretreat heavily soiled or stained areas prior to washing with detergent

____7. Reinforce specific performance characteristics desirable in laundering

a. Ammonia
b. Bleaches
c. Deodorant bars
d. Detergent boosters
e. Emollients
f. Enzyme presoaks
g. Fabric softeners
h. Germicides
i. Granules
j. Heavy-duty/all-purpose detergents
k. Lathers

____ 8. Remove difficult stains and soils when used for soaking the laundry prior to washing

____ 9. Restore body and crispness to fabrics

___ 10. Soften water and provide alkalinity, which enhances detergent cleaning

l. Laundry soaps

m. Light-duty detergents

n. Lime soaps

o. Powders

p. Prewash soil and stain removers

q. Scouring pads

r. Starches and fabric finishes

s. Suds

t. Water softeners

OBJECTIVE 8

Select from the following list procedures for ironing. Write an "X" in the blank before each correct answer.

____ 1. Iron in the direction of the crosswise threads.

____ 2. Iron thick hems, pockets, facings, and other double thicknesses on the wrong side.

____ 3. Read the care label if problems arise when ironing.

____ 4. When unsure of the proper iron setting, test with the hottest temperature first.

____ 5. Use safety precautions.

____ 6. Iron in the direction of the lengthwise threads.

____ 7. Read care labels for fabric content and iron temperature.

____ 8. Avoid reading iron care manuals.

____ 9. Iron each section before moving to the next section and iron sections in order for best results.

___ 10. Leave iron plugged in to avoid having to wrap the cord each time the iron is used.

OBJECTIVE 9 **Select from the following list requirements care labels must meet.** Write an "X" in the blank before each correct answer.

____ 1. Warn against care procedures which are likely to damage the item.

____ 2. Omit unimportant care instructions.

____ 3. Give clear instructions for regular care and maintenance of the items.

____ 4. Write the instructions in a foreign language.

____ 5. Place the care label in a hard-to-find place.

____ 6. Have a reasonable basis for the recommended care procedure.

____ 7. Provide definitions for terms used on the care labels.

____ 8. Remain legible throughout the useful life of the garment.

____ 9. Provide instructions for shoes.

____ 10. Warn when there is not a safe and non-damaging method for cleaning.

NOTICE The following assignment sheets and job sheets are not a part of the written test. If these assignments and jobs have not been completed, check with the instructor.

OBJECTIVE 10 **Select appropriate cleaning methods.** SCORE ________

OBJECTIVE 11 **Sort laundry into loads.** SCORE ________

OBJECTIVE 12 **Determine stain removal procedures.** SCORE ________

OBJECTIVE 13a **Sew on a sew-through button.** RATING ________

OBJECTIVE 13b **Hem using a slip stitch.** RATING ________

WRITTEN TEST ANSWERS

CLOTHING CARE

E I

OBJECTIVE 1

1. i
2. h
3. k
4. q
5. l
6. b
7. o
8. s
9. g
10. t
11. n
12. d

OBJECTIVE 2

1. N
2. S
3. S
4. N
5. S
6. N
7. N
8. S
9. S
10. S
11. N
12. S

OBJECTIVE 3

Discussion should include the following:

- Laundering may take place at a commercial/coin-operated establishment, a professional laundry service, or at home. Laundering may be performed in a machine or by hand.

- Dry cleaning may take place at a self-service/coin-operated establishment, or at a professional dry cleaners.

OBJECTIVE 4

Answers should include the following:

- Available methods
- Condition of clothing
- Care labels on clothing
- Fiber content of fabric
- Regulations at dry cleaning business
- Washing machine instruction booklets

OBJECTIVE 5

1, 3, 4, 6, 7, 10, 12, 13, 15

OBJECTIVE 6

Answers should include the following:

- Dark colors and noncolorfast items
- Delicate items
- Hand washable items
- Heavily soiled items
- Lint-producing fabrics
- Special items
- White and colorfast items

OBJECTIVE 7

1. m
2. g
3. j
4. b
5. l
6. p
7. d
8. f
9. r
10. t

OBJECTIVE 8

2, 5, 6, 7, 9,

OBJECTIVE 9

1, 3, 6, 8, 10

OBJECTIVE 10	Refer to answers to Assignment Sheet 1.
OBJECTIVE 11	Refer to answers to Assignment Sheet 2.
OBJECTIVE 12	Refer to answers to Assignment Sheet 3.
OBJECTIVE 13a	Refer to practical test for Job Sheet 1
OBJECTIVE 13b	Refer to practical test for Job Sheet 2.

OBJECTIVE SHEET

IMAGING

E II

INTRODUCTION

Clothes are very important. People tend to choose clothes that reflect their personalities and feelings. Therefore, clothes communicate messages and enable people to project certain images to others. Learning how to utilize clothing to create a desired image is invaluable to people striving for success in all areas of life.

UNIT OBJECTIVE

After completing this unit, the student should be able to make appropriate clothing selections for creating a specific image. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with imaging to their correct definitions.
2. List factors that influence clothing appearance.
3. List social and psychological factors related to clothing needs.
4. Select from a list guidelines for choosing wardrobe colors.
5. Match the visual effects created by lines in clothing to their correct line directions.
6. Distinguish between effects of optical illusions.
7. Match common clothing textures to their image effects.
8. Select from a list guidelines for choosing and purchasing clothes.
9. Calculate the cost per wearing of a clothing item. (Assignment Sheet 1)

SUGGESTED ACTIVITIES

IMAGING

E II

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss imaging.

- Provide guest speakers with unit objectives and the information sheets before they meet with the class.

- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Have students write a brief paragraph describing the way they view themselves. Instruct students to turn papers in without signing them. Read each paper to the class and have students attempt to identify the person being described.

- Use magazines and catalogs to cut out pictures of various people. Place the pictures on poster board. Show the pictures to the class and instruct them to write down words that describe the images created by the different people.

- Discuss the terms and definitions used in this unit.

Objective 2

- Hand out and discuss *Projecting Image Impact Through Clothing*, which explores the factors that influence clothing appearance and clothing personality.

- Invite a personnel manager to class to discuss the importance of good grooming and appearance in getting a job.

- Demonstrate how accessories can change or update an outfit. Display one basic outfit and vary the accessories used with the outfit to change the image impact of the outfit. Have students record what image they perceived with each accessory change.

- Invite a modeling agency representative to class to instruct students on the techniques of projecting a specific image using the elements of design.

- Hand out and discuss *Wardrobe Tips for Men*, which shows ways to tie the basic tie knots and stresses the importance of making good first impressions.

- Hand out and discuss *Wardrobe Tips for Women*, which provides guidelines for presenting an individual image.

Objective 3

- Hand out *The Voice of Clothing* and discuss the reasons people dress the way they do.

- Lead a class discussion about the standards of dress in the local community. Discuss the appropriate dress for school, weddings, sports activities, and school formals.

- Have each student interview an older person, such as a grandparent, to explore past dress customs and traditions. Possible areas to explore include types of popular accessories, impact of modesty, school dress codes, fad items, and current styles that reflect his or her past era. Ask each student to prepare a brief report to present to the class.

- Ask the school librarian to locate past school annuals and have students explore the differences in dress throughout the past decades.

- Instruct students to work in groups to design a sketch of a clothing outfit to be worn fifty years from the present time.

- Instruct each student to identify one article of clothing purchased recently. Have students list the reasons for the purchase.

  EXAMPLES: Expression of conformity or individuality, habit, to boost self-esteem, to gain status

Objective 4

- Invite a color analysis specialist to visit the class. Ask the specialist to give a demonstration of the techniques used to enhance appearance through the use of color. Use Supplement 1, *Color Analysis*, to supply students with information regarding color analysis.

- View *Personal Clothing Management: Unit I - Wardrobe Planning*, which shows students how to match clothing to skin tones and hair color for a flattering appearance.

- Obtain a *Grumbacher Color Computer*, which is a teaching tool that shows students the various color mixtures and provides a color harmony wheel.

- Have students make color wheels of primary, secondary, and intermediate colors using tempera paints. Discuss the use of color relationships such as complementary, monochromatic, and analogous color schemes.

- Have students research the effects of colors on people's moods and prepare written reports.

  EXAMPLES: Red is associated with energy, yellow is cheerful, blue is calm, black is mysterious, white is serene

- Instruct each student to find a picture of a face in a magazine. Have each student use construction paper and cut out squares of colors that match the skin tone and hair coloring. Instruct each student to display the picture and color samples on a poster board and show before the class.

Objective 5

- Prepare a display of various clothing items and have students identify the line directions found in the clothing.

- Refer students to Supplement 2, "Four Clothing Line Directions."

- Have students look through magazines and catalogs and find pictures of clothes that have lines that create visual effects that would be most beneficial to their appearances. Instruct students to cut out and attach these pictures to a poster board for future reference.

- Use *Line and Its Use*, which is a software package that describes the four types of lines and their visual effects. It also allows students to select the lines most suitable for different body or figure types.

- Prepare a class bulletin board showing various pictures of clothes using the different lines. Under each garment, identify the line type and its visual effect.

Objective 6

- Have students volunteer to model various clothes that create optical illusions.

  EXAMPLES: Have a shorter student wear a single-color outfit and a tall student wear a shirt with horizontal stripes.

- Collect fabric samples that are varied according to color, line, and texture. Have students work in groups, and provide each group with several fabric samples. Instruct each group to distinguish between the samples that would create the optical illusions of tallness and thinness and those that would give the looks of shortness and width. Have each student also decide which fabric sample would provide the optical illusion that would benefit him or her the most. Instruct the groups to report their decisions to the class.

- Invite a fashion consultant to class to discuss ways clothes can be used to enhance personal appearance.

- Lead a class discussion concerning the need to select garment designs that correspond to the structure and proportion of the human body. Emphasize that the lengths of jackets, dresses, and pants should be adjusted to fit the body size. The sizes of apparel parts, such as yokes, collars, cuffs, belts, and pockets, should also correspond to the size of the human body. The design of the fabric should be in accordance to the size of the person wearing the design.

- Have students model clothes that demonstrate the need for proportion in clothing.

  EXAMPLES: Have a shorter student and a taller student model the same jacket to demonstrate that a taller person needs a jacket that is longer in length to look in proportion. Have a small-framed person wear a dress with a huge collar to show how parts of apparel can overpower a person if not used in proportion. Have a large-framed person wear a small-patterned shirt to show how the pattern would get lost when not in proportion to body size.

- Use *Your Ideal Silhouette* and *Suit Yourself—Your Best-Dressed Image* to provide students with personal recommendations on styles that can be used to enhance their images.

Objective 7

- Prepare a display of garments made of many different textures. Have students examine the textures closely and classify each texture according to its image effect.

- Have each student write a paper about a fictitious person. Instruct each student to provide the person with a specific height and weight. Analyze what textures, colors, lines, and shapes would be the most attractive on this person. Students should support recommendations with facts from the Information Sheets.

Objective 8

- Hand out and discuss *Shop Like a Pro*, which provides a review of reading clothing labels and provides information on how to handle clothing returns.

- Lead a class discussion concerning the type of clothes to select to wear for the following occasions: school, school social activities, sporting events, weddings, religious services, and recreational activities. A person should always wear garments that offer protection, safety, comfort, and freedom of movement.

  EXAMPLE: Sporting events—Sweat shirt, football helmet, swimsuit, T-shirt

- View *Your Personal Appearance*, which shows how to dress appropriately—considering the time, place, and type of business transaction.

- Discuss the relationship between dressing appropriately and having a good self-image. Emphasize that the final decision in clothing selections is based on personal tastes and needs.

- Display two different shirts on a bulletin board. Point out the contrasts in construction techniques, such as reinforced stress points, finished hems, reinforced buttonholes, and straight topstitching. Discuss how construction techniques account for some of the variance in clothing prices.

- Hand out and discuss *Taking Charge in Changing Times—Dressing for Less*, which gives pointers on shopping wisely.

- View *Personal Clothing Management: Unit II—Stretching Your Clothing Dollars*, which provides students with information concerning decisions involved in clothing selection.

- Use Activity Sheet 1, "Comparison Shopping," to provide students with experience in comparison shopping.

APPLICATION

Objective 9

- Ask students to calculate the cost per wearing of a clothing item by completing Assignment Sheet 1.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activity if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Color Me Beautiful: Discover Your Natural Beauty Through Color*

  NOTE: This videotape is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this film from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-State teachers may order this video from K.V.C. Home Video, Post Office Box 6881, Indianapolis, Indiana 46268, phone 317-297-1888.

- *Personal Clothing Management: Unit II—Stretching Your Clothing Dollars*

- *Personal Clothing Management: Unit I—Wardrobe Planning*

  NOTE: Information on ordering these 1/2" videotapes may be obtained from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810

- *Your Personal Appearance*

  NOTE: This film is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this film from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order this film from National Educational Media, 15760 Ventura Boulevard, Encino, California 91436.

Computer Software

- *Line and Its Use*

  NOTE: Information on ordering this software packet is available from Cotton Computer Service, Route 1, Box 34, Bristow, Oklahoma 74010, phone 918-367-3067.

- *Suit Yourself—Your Best-Dressed Image*

- *Your Ideal Silhouette*

  NOTE: Information on ordering these two software packets is available from Your Image, Inc., 1540 W. Market Street, Suite 102, Akron, Ohio 44313, phone 216-867-5992.

Publications

- Baker, Marjorie Y. *The Voice of Clothing.* Home Economics Fact Sheet No. T-1101. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1978.

- Burns, Marilyn and Tana Stufflebean. *Projecting Image Impact Through Clothing.* Home Economics Fact Sheet No. C-1204. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Burns, Marilyn. *Shop Like a Pro.* Home Economics Fact Sheet No. L-204. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Burns, Marilyn and Tana Stufflebean. *Wardrobe Tips for Men.* Home Economics Fact Sheet No. L-1203. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Burns, Marilyn and Tana Stufflebean. *Wardrobe Tips for Women.* Home Economics Fact Sheet No. L-1202. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Fox, Karen; Marilyn Burns; Susan James; and Linda Krute. *Taking Charge in Changing Times—Dressing for Less.* Home Economics Fact Sheet No. TC-104. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74079-0550, phone 405-744-5385.

Additional Resources

- *Grumbacher Color Computer*

  NOTE: Information for ordering this color wheel may be obtained from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may call 800-654-4502.

UNIT REFERENCES

- Johnson, Jeane G. and Anne G. Foster. *Clothing Image and Impact.* Cincinnati, Ohio: South-Western Publishing Company, 1990.
- Kelly, Joan and Eddye Eubanks. *Today's Teen.* Mission Hills, California: Glencoe Publishing Company, 1988.
- Liddell, Louise A. *Clothes and Your Appearance.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Parnell, Frances Baynor. *Skills For Everyday Living.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- Vanderhoff, Margil. *Clothing: Concepts and Construction.* Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1988.
- Wolfe, Mary G. *Fashion!* South Holland, Illinois: The Goodheart-Willcox Company Inc., 1989.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 3	Free Enterprise 115	Describes/ Explains	Needs/wants	Goods/ services
OBJECTIVE 4	Language Arts 184	Evaluates	Information-written	Conclusion/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 5	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

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	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Mathematics 026	Computes	Addition	Decimals
	Mathematics 039	Computes	Division	Decimals
	Mathematics 146	Estimates/ Rounds	Numbers	Add/subtract/ divide/multiply

INFORMATION SHEET

IMAGING

E II

OBJECTIVE 1

Match terms associated with imaging to their correct definitions.

- **Color**—Element of design; a hue
- **Comparison shopping**—Shopping by comparing products, prices, and stores
- **Design**—Plan used to implement an idea
- **Harmony**—Effect achieved when all pieces of an outfit go together
- **Image**—Way a person or object is perceived
- **Impulse buying**—Making a sudden decision to purchase an item
- **Line**—Direction of a design
- **Optical illusions**—Clothing variations that deceive the eye
- **Pattern**—Fabric quality that is seen, not felt
- **Posture**—Manner of standing, walking, and sitting
- **Silhouette**—Outline of a garment
- **Shape**—Form of an object
- **Space**—Area between items
- **Texture**—How the surface of the fabric looks and feels
- **Wardrobe**—Collection of apparel a person owns, including all clothing and accessories

OBJECTIVE 2

List factors that influence clothing appearance.

Clothing choices contribute directly to the image a person projects. By making careful and thoughtful selections, clothes can enhance personal appearance. The following factors influence clothing appearance:

- Accessories
- Body build
- Body posture
- Clothing fit
- Clothing quality and condition
- Color
- Grooming

  NOTE: Without proper grooming and posture, clothes will not look good on a person.

- Harmony

  EXAMPLE: A tie is in harmony with a suit but not with a T-shirt.

- Line

  NOTE: Clothing lines may be structural, including the seams of clothing, or decorative, including buttons, trims, stripes, or braids.

- Pattern
- Shape
- Space
- Texture

OBJECTIVE 3 **List social and psychological factors related to clothing needs.**

Clothing serves social and psychological needs. A person may express his or her unique personality, as well as conform to society's expectations, through dress. Social and psychological factors related to clothing needs include the following:

- Attitudes
- Community standards

  NOTE: There are different standards of appropriate dress in different cities, states, regions, and countries.

- Decoration

  EXAMPLES: Zippers, trims, buttons, fabric paintings

- Expressions of conformity and individuality
- First impressions
- Habits and traditions
- Identification

  NOTE: Clothing can identify persons according to occupation, social group, age group, association, or country of heritage.

- Life-style
- Modesty

  NOTE: Modesty standards vary from society to society and also may change throughout time.

- Self-esteem
- Status
- Values

OBJECTIVE 4

Select from a list guidelines for choosing wardrobe colors.

Color is a very influential element of design. Colors are capable of creating many different images. Colors can change an appearance, as well as reflect a mood. The following basic guidelines should be applied when selecting the colors to use in a wardrobe:

- Warm colors such as red, orange, and yellow can make a person appear larger.
- Cool colors such as blue, green, or violet can help visually reduce a person's size.
- Light or bright colors can increase apparent size.
- Dark or dull colors can help decrease apparent size.
- Single-color outfits can help a person look taller.
- Sharply contrasting colors will make a person look shorter.
- Bright or contrasting colors can emphasize an area of the body.

OBJECTIVE 5

Match the visual effects created by lines in clothing to their correct line directions.

Lines lead the eyes up, down, across, and around. The placement of lines can actually change what people see. Used effectively in clothing choices, a line can emphasize a person's best features and draw attention away from the less attractive ones. The following line directions used in clothing create specific visual effects:

- **Vertical lines**—Go up and down; make the body appear taller and thinner

  EXAMPLES: Shoulder-to-hemline seams, pleats, stripes

  NOTE: A single vertical line gives the strongest impression of height. Several lines used together can lead the eye across instead of up and down.

- **Horizontal lines**—Go from side to side; make the body appear shorter and wider

  EXAMPLES: Belts, stripes, jacket hems, skirt hems, pant hems

- **Diagonal lines**—Are slanted; make the body appear thinner

  EXAMPLES: V-shaped necklines, collar lapels, stripes, yokes

  NOTE: The longer the diagonal line is, the thinner the body will appear.

- **Curved lines**—Are rounded and have no straight parts; add fullness to the figure

  EXAMPLES: Round collars, curved seams and darts, ruffles

OBJECTIVE 6

Distinguish between effects of optical illusions.

Today, much emphasis is placed upon having the ideal figure or physique. In reality, very few people have this ideal body shape. However, there are ways to use clothing to create body shape illusions. Practicing the following optical illusion techniques can lead to an improved overall appearance:

TO LOOK TALLER AND THINNER

- Use vertical lines
- Use soft fabrics

  NOTE: A garment that clings to the body should not be worn by people who have irregularities in their body shape.

- Wear dull textures
- Wear dull, cool, and dark colors

  NOTE: Cool colors include blue, green, and violet.

- Wear black
- Wear small plaids or patterns without much contrast
- Wear straight, tubular silhouettes
- Wear single-color outfits

TO LOOK SHORTER AND WIDER

- Use horizontal lines
- Wear crisp and stiff fabrics

  NOTE: These textures can be used to hide irregularities in body shape.

- Wear heavyweight and bulky textures
- Wear shiny textures
- Wear large, bold plaids and bold, wide stripes
- Wear bright, warm, and light colors

  NOTE: Warm colors include red, orange, and yellow.
- Wear white
- Use strong color contrasts

OBJECTIVE 7

Match common clothing textures to their image effects.

Texture is an element of design that can be felt as well as seen. Texture can be used to create an image because the texture of a garment influences a person's appearance. Commonly used textures and their effects are:

- **Soft**—Slenderizes and reveals the silhouette
- **Crisp**—Increases apparent body size and hides body irregularities
- **Rough**—Increases apparent body size
- **Smooth**—Decreases apparent body size
- **Bulky**—Increases apparent body size and hides body irregularities
- **Dull**—Decreases apparent body size
- **Shiny**—Increases apparent body size
- **Large pattern**—Makes body appear shorter and wider
- **Small pattern**—Decreases apparent body size

  NOTE: Patterns create a visual texture.

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OBJECTIVE 8

Select from a list guidelines for choosing and purchasing clothes.

Becoming a wise shopper is an important skill to learn. A knowledgeable shopper will buy the best item at the best price. Making careful decisions while shopping for clothes can save time and money. The following guidelines should be practiced when selecting and purchasing clothes:

NOTE: Price of clothing does not always reflect quality.

- Become familiar with the marks of quality merchandise.

  EXAMPLES: Machine stitching is straight and even in length. Hems do not show. Zippers zip easily. Plaids and stripes match at the seams. Seams are smooth and straight. Interfacing and lining is used if necessary. Buttonholes are reinforced. Points of strain are reinforced. Garment does not wrinkle with movement. Seam allowances and hems are wide enough for adjustments. Fasteners are firmly attached. Decorative trim appears durable.

- Build up a weak area of the wardrobe first.

  EXAMPLE: A new employee may need to build his or her working wardrobe before adding more casual clothes.

- Buy seasonless clothes if possible.

  EXAMPLES: Knits, lightweight woolens, quality corduroy

- Buy separates.

  NOTE: Separates are pieces of clothing that can be worn with several outfits.

- Buy top-quality, basic garments, and spend less money on the accent pieces.
- Check the exchange and return policy of the store before purchasing an item.
- Choose accessories that help achieve a coordinated and interesting look.
- Consider the desired image.
- Evaluate present wardrobe before adding garments to it.

- Examine labels before purchasing.
- Learn to comparison shop and avoid impulse buying.
- Return a garment immediately if necessary.
- Select clothes appropriate to life-style.
- Shop when clothing selections in stores will be the greatest—just before a change in season.
- Try on clothes and shoes for a perfect fit.

COLOR ANALYSIS

INTRODUCTION

There are several different color analysis systems in use currently. One system uses four categories based on having either blue or yellow undertones. The four groups are Spring, Autumn, Winter, and Summer. Spring and Autumn people have the warm yellow undertones and the Winter and Summer people have the cool blue undertones.

NOTE: Blue, brown, and hazel eyes can be found in all four seasons.

Winter/Summer

Skin has pink, blue, or violet tones.

Eyes are bright blue, red-brown, or blue-green.

Hair is ash-blonde, auburn red, jet black, snow white, or salt/pepper with smoky blue or purple tones.

- **Winters**—Look best in clear colors and sharp contrasts. Icy tones such as icy blue, icy pink and icy violet make the Winter person sparkle. Winters may wear black and chalk white well. They should never wear muted or powdered tones.

- **Summers**—Look best in muted or dusty tones with blue or rose undertones. Most blues are very flattering for Summers with the exception of Royal or Chinese blue. Summers should include clothing from the color family of lavender, orchid, and mauve pastels. They should avoid black, pure white, yellow-beige, gold, orange, and all yellow undertones.

Spring/Autumn

Skin has peach, copper, yellow, or red tones.

Eyes are grey-blue, yellow, brown, or green.

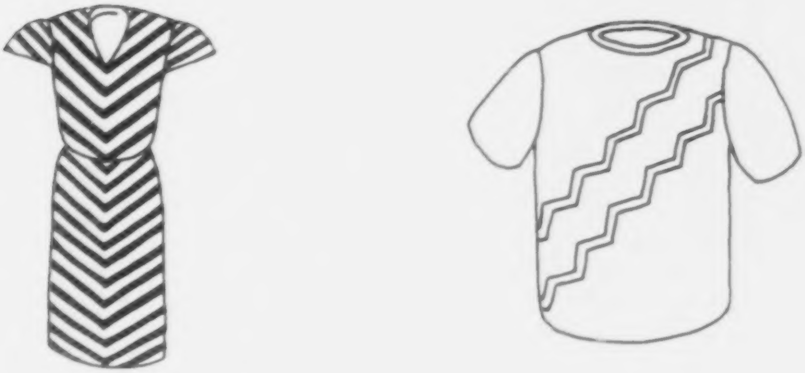
Hair is honey or golden blonde, rust red, chestnut, off-black or cream white.

- **Springs**—Look best in colors that are clear, warm, and crisp. Tones of aqua and clear turquoise are good for Springs, as well as periwinkle blues and violet. Springs should avoid pure white and opt instead for ivory or off white.

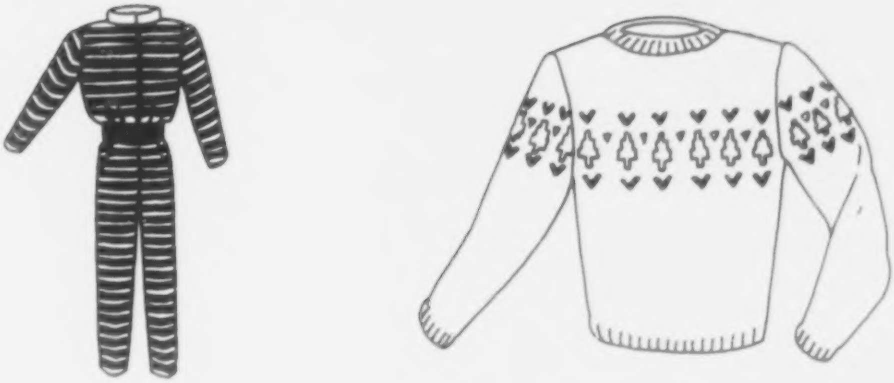
- **Autumns**—Look best in earthy, dusty, muted colors with yellow undertones. Autumns should wear all browns such as mahogany, camel, tan, and bronze. The best white for Autumns is a beige-tone white such as oyster. Autumns should avoid pink, navy, gray, and all colors with blue undertones.

Used with permission of Oklahoma State University Cooperative Extension Service. *Projecting Image Impact Through Clothing*, Fact Sheet C-1204, 1989.

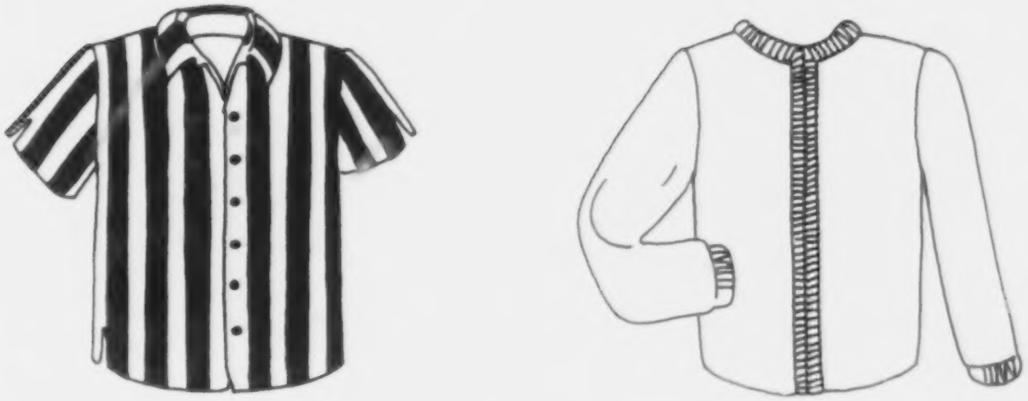
FOUR CLOTHING LINE DIRECTIONS



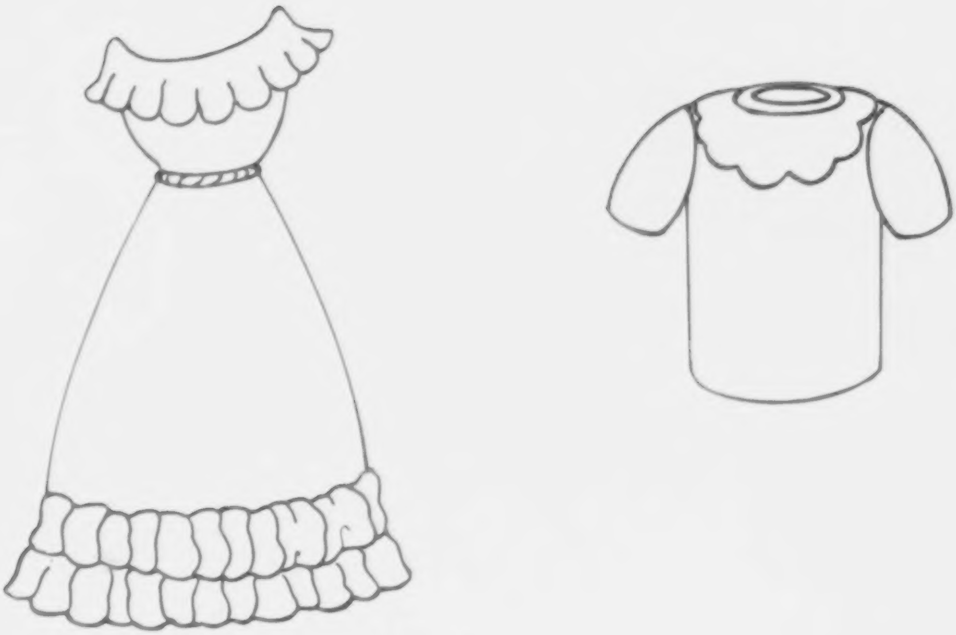
Diagonal Lines



Horizontal Lines



Vertical Lines



Curved Lines

Diagonal, horizontal, and vertical line drawings used with permission of Prentice-Hall Inc., Englewood Cliffs, New Jersey.

ACTIVITY SHEET 1 | **IMAGING** | **E II**

NAME ______________________________

COMPARISON SHOPPING

INTRODUCTION

To buy the best quality clothing item at the best price, one must learn to comparison shop. It is necessary to compare stores, prices, garment quality, and care requirements.

DIRECTIONS

Select one clothing item such as jeans, sweater, or sweat shirt, and shop for the item at three different stores. Using the information found, complete the following chart.

ITEMS TO COMPARE	STORE A	STORE B	STORE C
Store Name:	____________	____________	____________
Store Type:	____________	____________	____________
Distance to Store:	________ miles	________ miles	________ miles
Store Features:			
Knowledgeable clerks	Yes No	Yes No	Yes No
Clean and pleasant facilities (lighting, dressing rooms, mirrors)	Yes No	Yes No	Yes No
Special services (charge accounts, layaway, gift wrap)	Yes No	Yes No	Yes No
Return policy (specify)	____________	____________	____________
Garment Features:			
Brand name	____________	____________	____________
Fiber content	____________	____________	____________
Care instructions	____________	____________	____________
Quality	____________	____________	____________
Fit	____________	____________	____________
Cost	$ ____________	$ ____________	$ ____________

At which store would you buy the garment? ______________

Why? ____

____

____

____

____

____

____

____

____

____

____

____

____

Used with permission of the Department of Home Economics Education, North Dakota State University.

ASSIGNMENT SHEET 1 | **IMAGING** | **E II**

NAME ______________________________ SCORE _______

OBJECTIVE 9 **Calculate the cost per wearing of a clothing item.**

INTRODUCTION

The price of a clothing item includes the cost of materials needed to make the clothing, the labor involved in its construction, and the quality of construction techniques. Sometimes it pays to buy the more expensive clothing item because it may have a longer wearability. The cost of care must also be included in the total cost of the clothing item. Always read care labels before purchasing any garment. To find the true cost of a clothing item use the following cost per wearing formula:

NOTE: To figure the cost of care, find out the approximate cost of cleaning and multiply it by the number of times the clothing item is cleaned.

$$\text{(divided by)}\quad \frac{\text{Initial cost + cost of care}}{\text{Total times worn}} = \text{Cost per wearing}$$

$$\text{EXAMPLE:}\quad \frac{\$150.00 + \$32.00 = \$182.00}{40} = \frac{182.00}{40} = \$4.55$$

DIRECTIONS

Using the formula provided above and the information given below, calculate the cost per wearing of each clothing item.

1. Item: Wool sweater
   Initial cost: $45.00
   Cost of care: $30.00
   Times worn: 30
   Cost per wearing: ____________

2. Item: Cotton shirt
   Initial cost: $28.50
   Cost of care: $10.00
   Times worn: 30
   Cost per wearing: ____________

3. Item: Prom dress
   Initial cost: $180.00
   Cost of care: $25.00
   Times worn: 3
   Cost per wearing: ____________

4. Item: Designer jeans
   Initial cost: $60.00
   Cost of care: $12.00
   Times worn: 60
   Cost per wearing: ____________

ASSIGNMENT SHEET 1	
	1. $2.50
	2. $1.28
	3. $68.33
	4. $1.20

WRITTEN TEST

IMAGING

E II

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with imaging to their correct definitions. Write the correct letters in the blanks.

____ 1. Manner of standing, walking, and sitting

____ 2. Plan used to implement an idea

____ 3. Effect achieved when all pieces of an outfit go together

____ 4. Shopping by comparing products, prices, and stores

____ 5. How the surface of the fabric looks and feels

____ 6. Way a person or object is perceived

____ 7. Outline of a garment

____ 8. Making a sudden decision to purchase an item

____ 9. Direction of a design

___ 10. Clothing variations that deceive the eye

___ 11. Collection of apparel a person owns, including all clothing and accessories

___ 12. Area between items

___ 13. Element of design; a hue

___ 14. Form of an object

___ 15. Fabric quality that is seen, not felt

a. Accent

b. Balance

c. Classic

d. Color

e. Comparison shopping

f. Conformity

g. Design

h. Fashion

i. Harmony

j. Image

k. Impulse buying

l. Intensity

m. Interfacing

n. Intermediate color

o. Line

p. Optical illusions

q. Optometrist

r. Pattern

s. Physique

t. Posture

u. Shape

v. Silhouette

w. Space

x. Texture

y. Wardrobe

1212

OBJECTIVE 2 List six factors that influence clothing appearance.

OBJECTIVE 3 List six social and psychological factors related to clothing needs.

OBJECTIVE 4

Select from the following list guidelines for choosing wardrobe colors. Write an "X" in the blank before each correct answer.

____ 1. Bright colors look best on people with light colored hair.

____ 2. Sharply contrasting colors will make a person look shorter.

____ 3. Warm colors such as red, orange, and yellow can make a person appear larger.

____ 4. Dramatic coloring will make a shy person more assertive.

____ 5. Bright or contrasting colors can emphasize an area of the body.

____ 6. Colors worn by a person should be opposite his or her skin tone.

____ 7. Light or bright colors can help decrease apparent size.

____ 8. Dark or dull colors can help decrease apparent size.

____ 9. Light or bright colors can increase apparent size.

____ 10. Sharply contrasting colors make a person look older.

____ 11. Cool colors such as blue, green or violet can help visually reduce a person's size.

____ 12. Single-color outfits can help a person look taller.

OBJECTIVE 5

Match the visual effects created by lines in clothing to their correct line directions. Write the correct letter in the blanks.

____ 1. Go from side to side; make the body appear shorter and wider

____ 2. Are rounded and have no straight parts; add fullness to the figure

____ 3. Go up and down; make the body appear taller and thinner

____ 4. Are slanted; make the body appear thinner

a. Circular
b. Crooked
c. Curved
d. Diagonal
e. Flattened
f. Horizontal
g. Jagged
h. Straight
i. Vertical
j. Zigzag

OBJECTIVE 6

Distinguish between effects of optical illusions. Write either "T" for taller and thinner or "S" for shorter and wider in each blank.

____ 1. Use horizontal lines

____ 2. Wear shiny textures

____ 3. Wear single-color outfits

____ 4. Use strong color contrasts

____ 5. Wear dull textures

____ 6. Use vertical lines

____ 7. Wear white

____ 8. Wear dull, cool, and dark colors

____ 9. Wear large, bold plaids and bold, wide stripes

___ 10. Wear crisp and stiff fabrics

___ 11. Wear straight, tubular silhouettes

___ 12. Wear heavyweight and bulky textures

___ 13. Use soft fabrics

___ 14. Wear small plaids or patterns without much contrast

___ 15. Wear bright, warm, and light colors

___ 16. Wear black

OBJECTIVE 7

Match common clothing textures to their image effects. Write the correct letters in the blanks. Some blanks may have more than one correct answer.

____ 1. Increases apparent body size

____ 2. Makes body appear shorter and wider

____ 3. Increases apparent body size and hides body irregularities.

____ 4. Decreases apparent body size

____ 5. Slenderizes and reveals the silhouette

a. Bulky
b. Crisp
c. Dull
d. Fat
e. Flaky
f. Fluffy
g. Large pattern
h. Rough
i. Round
j. Shaggy
k. Shiny
l. Slick
m. Small pattern
n. Smooth
o. Soft
p. Square

OBJECTIVE 8

Select from the following list guidelines for choosing and purchasing clothes. Write an "X" in the blank before each correct answer.

____ 1. Buy clothes for one season only.

____ 2. Return a garment immediately if necessary.

____ 3. Build up a strong area of wardrobe first.

____ 4. Become familiar with the marks of quality merchandise.

____ 5. Check the exchange and return policy of the store before purchasing an item.

____ 6. Buy a new sweater because it is a bargain.

____ 7. Examine labels before purchasing.

____ 8. Save time by trying on clothes after purchasing them.

____ 9. Build up a weak area of wardrobe first.

___ 10. Select clothes appropriate to life-style.

___ 11. Shop only at the end of the season.

___ 12. Buy top-quality accent pieces.

___ 13. Choose accessories that help achieve a coordinated and interesting look.

___ 14. Buy seasonless clothes if possible.

___ 15. Disregard present wardrobe when creating a new image.

___ 16. Consider the desired image.

___ 17. Shop when clothing selections in stores will be the greatest—just before a change in season.

___ 18. Buy expensive fad items regularly.

___ 19. Buy separates.

___ 20. Try on clothes and shoes for a perfect fit.

___ 21. Spend less money on basic garments.

___ 22. Evaluate present wardrobe before adding garments to it.

___ 23. Learn to comparison shop and avoid impulse buying.

___ 24. Buy a poor quality garment to save money.

___ 25. Buy top-quality, basic garments, and spend less money on the accent pieces.

NOTICE The following assignment sheet is not a part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 9 **Calculate the cost per wearing of a clothing item.** SCORE ________

WRITTEN TEST ANSWERS

IMAGING

E II

OBJECTIVE 1

1. t
2. g
3. i
4. e
5. x
6. j
7. v
8. k
9. o
10. p
11. y
12. w
13. d
14. u
15. r

OBJECTIVE 2

Answer should include any six of the following:

- Accessories
- Body build
- Body posture
- Clothing fit
- Clothing quality and condition
- Color
- Grooming
- Harmony
- Line
- Pattern
- Shape
- Space
- Texture

OBJECTIVE 3

Answer should include any six of the following:

- Attitudes
- Community standards
- Decoration
- Expressions of conformity and individuality
- First impressions
- Habits and traditions
- Identification
- Life-style
- Modesty
- Self-esteem
- Status
- Values

OBJECTIVE 4

2, 3, 5, 8, 9, 11, 12

OBJECTIVE 5

1. f
2. c
3. i
4. d

OBJECTIVE 6

1. S
2. S
3. T
4. S
5. T
6. T
7. S
8. T
9. S
10. S
11. T
12. S
13. T
14. T
15. S
16. T

OBJECTIVE 7	1. h, k 2. g 3. a, b 4. n, c, m 5. o
OBJECTIVE 8	2, 4, 5, 7, 9, 10, 13, 14, 16, 17, 19, 20, 22, 23, 25,
OBJECTIVE 9	Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

FOOD FOR FITNESS

F I

INTRODUCTION

Food choices contribute directly to an individual's emotional and physical health. Problems such as fatigue, tooth decay, heart disease, and skin problems can result from poor food choices. Knowledge of nutrition will promote the selection of food that leads to a more healthy life-style.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe a diet that promotes fitness. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with food for fitness to their correct definitions.
2. List dietary guidelines essential for maintaining good health.
3. Complete a chart on functions and food sources of nutrients.
4. List factors that influence an individual's basal metabolic rate.
5. List factors that determine total calorie intake requirements.
6. Explain why fat calories and sugar calories should be consumed in moderation.
7. Name benefits of exercise and fitness.
8. Select from a list guidelines to follow when on a diet.
9. Complete sentences which describe practices to follow when eating out.
10. List factors to consider in meal planning.
11. Match common food additives to their functions.
12. Match life stages to the correct descriptions of nutritional needs.
13. Distinguish between information all food labels must include and information nutritional labeling must include.
14. Calculate the fat content of certain foods. (Assignment Sheet 1)

15. Analyze a food label. (Assignment Sheet 2)

16. Survey food habits and preferences. (Assignment Sheet 3)

17. Evaluate personal food habits. (Assignment Sheet 4)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in the lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss food and fitness.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Discuss the terms and definitions that will be used in this unit.
- View the film *The Wellness Revolution* for additional information on the importance of fitness, exercise, and a nutritious diet.
- Ask students to keep a record of everything eaten for a three–day period. Discuss results in class.

Objective 2

- Read and discuss the seven dietary guidelines with the class. Refer to Supplement 1, *Explanation of Dietary Guidelines*.
- Invite the director of dietetics from a local hospital to visit the class and discuss how the dietary guidelines can be incorporated into an enjoyable diet.
- Hand out and discuss *Facts about Cholesterol*.

Objective 3

- Lead a class discussion on the six classes of nutrients.

- Discuss the importance of water in a diet. Emphasize that water alone will maintain an individual's life longer than food alone.

- View the film *Nutrition: Vitamin Wise* to provide additional information on what vitamins are, how the body uses them, and which foods have which vitamins.

Objective 4

- Discuss with students the processes of basal metabolism.

  EXAMPLES: Breathing, circulating blood, building and repairing tissue

Objective 5

- Have students use the mathematical formula given to calculate personal basal metabolic rate.

- Distribute Handout 1. Discuss the chart, and emphasize that balancing calories taken in from food with physical activity is the key to maintaining a desired weight.

Objective 6

- Lead a class discussion on the pros and cons of fat calories and sugar calories. Discuss the meaning of "empty calories."

- Use Assignment Sheet 1 to practice calculating the fat content of foods. This assignment sheet may be altered by bringing the food listed to class.

- Lead a class discussion on saturated, unsaturated, and polyunsaturated fats. Have students prepare a list of common food sources for the types of fat.

  EXAMPLES: Food sources for saturated fats include beef, pork, egg yolk, butter, whole milk, lard, and oil from coconut, olive, and palm: Food sources for unsaturated fats include fish, poultry, and oils from corn, cottonseed, peanut, safflower, sesame, soybean, sunflower

Objective 7

- Review the benefits that are derived from regular exercise and fitness.
- Ask students to keep a record of the amount of exercise performed in a three-day period. Discuss results and ways to improve in class.
- Hand out and discuss *Food and Fitness: A Winning Combination*.
- Invite a health or physical education instructor to visit the class and discuss types of exercises and the correct and healthful way to exercise.
- Have students design a personal exercise program.

  EXAMPLE: Morning: 20 sit ups
  Evening: 2-mile walk

- Sponsor a class "Fun Run" or "Fun Walk" to demonstrate that exercise can be enjoyable.

Objective 8

- Ask students to investigate one of the current fad diets and write a brief report on it.

  EXAMPLES: Liquid only diet, liquid formula diet, low-carbohydrate/unlimited protein diet

- Distribute Handout 2, and ask students to make a balanced diet for someone on a 2,000-calorie a day diet.
- Ask students to explore the various sources to find out what their desired weights should be.
- Discuss eating disorders if the class has a special need. Refer to Section H, Current Issues, for more information.

Objective 9

- Hand out *Eating Better When Eating Out Using the Dietary Guidelines*. Discuss how to make wise choices when ordering from a menu.
- View the film *All American Meal* to suggest ways of improving one's diet by reducing dependence on the standard fare offered at most hamburger stands.

- Provide examples of menus. Demonstrate how to order a nutritionally balanced meal, and have the students practice ordering in pairs.

Objective 10

- Hand out *Preparing Foods and Planning Menus Using the Dietary Guidelines*. Discuss ways to meet all the considerations of planning a meal while emphasizing nutrition.

- Hand out and discuss *Food: What's in it for You?*

- Distribute Handout 3. Discuss ways meals can be planned to meet the current U.S. Recommended Daily Allowances.

- Distribute Handout 4. Discuss the importance of using foods from all four food groups when preparing a meal.

- Have students list menus that they would like to serve for one week. Discuss in class how these menus could meet all the goals of meal planning.

Objective 11

- Have students investigate three different additives and tell about their functions in food.

- Provide students with an example of a food containing additives and one that does not. Compare flavor, nutritive value, appearance, and length of time foods remain fresh.

- Lead a class discussion on the use of monosodium glutamate (MSG) in foods. Emphasize that its use is often controversial due to possible side effects such as headaches, dizziness, burning sensations in the extremities, and chest pain.

  NOTE: MSG is a fine white powder from a vegetable protein that intensifies taste in foods.

Objective 12

- Have students divide into groups to plan a meal for the life stages based on the special needs of each stage.

- Hand out *Osteoporosis*, and discuss how a teenage diet can contribute to this disease in old age.

Objective 13

- Provide examples of food labels in class, and point out the information included on the label.

  CAUTION: Do not ask students to bring food products from home to use in class activities.

- Ask students to explore current laws regarding food labels.
- Hand out and discuss *Label Literacy: Sodium.*
- Refer students to Assignment Sheet 2 to analyze a food label.
- Distribute Handout 5. Discuss terms often found on food labels.

APPLICATION

Objective 14

- If not completed earlier in the unit, have students use Assignment Sheet 1 to practice calculating fat content.

Objective 15

- If not completed earlier in the unit, ask students to analyze food labels using Assignment Sheet 2.

Objective 16

- Ask students to conduct a survey of food habits and preferences using Assignment Sheet 3.

Objective 17

- Use Assignment Sheet 4 to help students evaluate personal food habits.
- Have students use the software *What Did You Eat Yesterday?* to discover the nutritional value of food.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performances in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *All American Meal*

- *Nutrition: Vitamin Wise*

- *The Wellness Revolution*

NOTE: These films are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may order *All American Meal* from Barr Films, 12801 Schabarum Avenue, P.O. Box 7878, Irwindale, California 91706-7878, or call 818-338-7878. *Nutrition: Vitamin Wise* is available from Aims Media Inc., 6901 Woodley Avenue, Van Nuys, California 91406, or call 800-367-2467. *The Wellness Revolution* is available from Sunset Films, 625 Market Street, Penthouse, San Francisco, California 94105, or call 415-495-4555.

Computer Software

- *What Did You Eat Yesterday?*

  NOTE: This software package is available from The Learning Seed Company, 330 Telser Road, Lake Zurich, Illinois 60047, or phone 800-634-4941.

Publications

- Brown, Barbara. *Label Literacy: Sodium.* Home Economics Fact Sheet No. T-3610. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- *Eating Better When Eating Out Using the Dietary Guidelines.* Home and Garden Bulletin No. 232-11. Washington, D.C.: United States Department of Agriculture, Human Nutrition Information Service, 1989.

- Good, Rosemary and LuAnn Soliah. *Food and Fitness: A Winning Combination.* Home Economics Fact Sheet No. T–3139. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Hermann, Janice R. *Facts about Cholesterol.* Home Economics Fact Sheet No. T–3154. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Hermann, Janice R. and Andrea Arquitt. *Food: What's in it for You?* Home Economics Fact Sheet No. T–3108. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- *Preparing Foods and Planning Menus Using the Dietary Guidelines.* Home and Garden Bulletin No. 232–8. Washington, D.C.: United States Department of Agriculture, Human Nutrition Information Service, 1989.

  NOTE: The Dietary Guidelines bulletins can be directly ordered for a cost from Consumer Information Center, Dept. 70, Pueblo, Colorado 81009.

- Soliah, LuAnn. *Osteoporosis.* Home Economics Fact Sheet No. T–3152. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078–0550, phone 405–744–5385.

Additional Resources

- Educational resources are also available from the Oklahoma Beef Commission, Beef Update Newsletter, 312 N.E. 28th, Oklahoma City, Oklahoma 73105, or phone 405–521–4022.

UNIT REFERENCES

- *Dietary Guidelines for Americans.* Home and Garden Bulletin No. 232. Washington, D.C.: United States Department of Agriculture, United States Department of Health and Human Services, 1985.

- Duyff, Roberta Larson et al. *Family Health.* Mission Hills, California: Glencoe Publishing Company, 1988.

- *Keep It In Balance.* Concord, California: California and Hawaiian Sugar Company, n.d.
- *Kellogg's Ready-To-Eat Cereals.* Battle Creek, Michigan: Kellogg Company, 1989.
- Kowtaluk, Helen and Alice O. Kopan. *Food for Today.* Mission Hills, California: Glencoe Publishing Company, 1986.
- Largen Velda L. *Guide to Good Food.* South Holland, Illinois: The Goodheart–Willcox Company, Inc., 1988.
- *Nutrition Labeling: What Is It?* Battle Creek, Michigan: Kellogg Company, 1989.
- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- Tuckwell, Mary Jo. *Food Choices- Eating for Health.* Cincinnati, Ohio: South–Western Publishing Company, 1988.
- Vernon, Alice R. *Foods.* St. Paul, Minnesota: EMC Publishing Corp., 1987.
- Truitt, Debbie. *Food and Nutrition.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 3	Language Arts 136	Comprehends	Information-written	Charts/tables graphs
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
	Science 470	Identifies	Food groups	
OBJECTIVE 4	Science 299	Describes/ Explains	Human/animal	Metabolism
OBJECTIVE 5	Science 299	Describes/ Explains	Human/animal	Metabolism
OBJECTIVE 6	Science 299	Describes/ Explains	Human/animal	Metabolism
OBJECTIVE 7	Science 298	Describes/ Explains	Human/animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 8	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 10	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 11	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 12	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 13	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 14	Language Arts 043	Collects/ Organizes	Information-oral/written	Observations
	Language Arts 136	Comprehends	Information-written	Charts/tables/ graphs
	Mathematics 174	Interprets	Charts/tables/ graphs	
	Mathematics 227	Solves problems	Fractions/decimals/ ratios/percents	
	Science 042	Applies/Uses	Maps/charts/ tables/graphs	
	Science 052	Converts	Measurement units	
	Science 477	Identifies	Measurement units	
OBJECTIVE 15	Language Arts 136	Comprehends	Information-written	Charts/tables/ graphs
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Mathematics 073	Computes	Multiplication	Whole numbers
	Mathematics 174	Interprets	Charts/tables/ graphs	
	Science 001	Analyzes/ Evaluates	Chemicals in society	
	Science 042	Applies/Uses	Maps/charts/ tables/graphs	
	Science 477	Identifies	Measurement units	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 16	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 045	Collects/ Organizes	Information-oral/written	Personal experiences
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 125	Comprehends	Information-oral	Comparisons/ contrasts
	Language Arts 171	Evaluates	Information-oral	Conclusions/ solutions
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 309	Describes/ Explains	Human/animal	Weight gain/ loss
OBJECTIVE 17	Language Arts 045	Collects/ Organizes	Information-oral/written	Personal experiences
	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 136	Comprehends	Information-written	Charts/tables/ graphs
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Mathematics 034	Computes	Addition	Whole numbers
	Mathematics 174	Interprets	Charts/tables/ graphs	
	Science 042	Applies/Uses	Maps/charts/ tables/graphs	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
	Science 470	Identifies	Food groups	

CALORIE EXPENDITURE CHART

Activity		Calories Per Minute
Archery		2.8
Badminton (singles)		6.0
Basketball		12.0
Cleaning		4.2
Cycling (5 minute mile)		10.6
Dancing	slow	5.4
	disco	7.5
Football		9.0
Field hockey		9.0
Gymnastics		4.6
Jogging (8 minute mile)		12.6
Judo		12.0
Mopping the floor		4.8
Playing the piano		3.2
Paddleball		10.7
Racquetball		10.7
Roller skating		11.2
Rope skipping (80 turns per minute)		11.3
Running (6 minute mile)		16.2
Soccer		12.0
Softball or baseball		7.2
Swimming (50 yards per minute)		9.1
Table tennis		5.6
Tennis (singles)		6.0
Tennis (doubles)		4.0
Tetherball		4.6
Trampolining		5.6
Volleyball (6 players)		3.6
Walking (17 minute mile)		5.4

Used with permission of C and H Sugar Company.

CALORIES IN FOOD

Food	Calories
Apple	70
1/2 Avocado	185
2 Slices bacon	90
Banana	100
1/2 Cup green beans	15
1 Slice pot roast (beef)	245
Cola type beverage 12 oz.	150
Bread, 1 slice	70
1/2 Cup broccoli	20
Butter, one pat	100
Cake, one slice of white, two layer	250
1/2 Cantaloupe	60
Carrot, one raw, whole	20
Cheddar cheese, 1 oz.	115
Cherries, one cup	80
Chicken breast, fried	155
Chili con carne with beans, canned 3/4 cup	250
Chop suey, 3/4 cup	325
Chocolate cake, slice 2"	445
Chocolate chip cookie, 2 inch diameter	60
Cocoa, 8 oz.	140
Sweet corn, 5 inch ear	70
Corn muffin	125
Cornflakes 1 1/3 cup	133
Doughnut	125
Fried egg	115
Fish sticks, 5 breaded	200
Frankfurter	170
French fries (McDonald's)	215
French toast, 1 slice	180
Grapefruit 1/2	55
Ham, roasted, 2 slices	245
Hamburger (McDonald's Big Mac)	557
(Burger King Whopper)	606
Ice cream, Carvel vanilla, 3 oz.	148
Baskin-Robbins rocky road, 1 scoop	204
Jam, one tablespoon	55
Lamb chop, cooked, one thick chop	400
Lemonade, one cup	110
Lettuce, one head iceberg	60
Liver, fried, one slice	230
Macaroni and cheese, 3/4 cup	325
Margarine, one pat	100
Meat loaf, one slice	240
Milk, 1 cup	160
Milk, 1 cup skim	90
Milkshake, chocolate 1 fountain glass	420
Noodles, 3/4 cup	150
Oatmeal, cooked 1 1/3 cups	180
Oils, cooking 1 tablespoon	125
Onion rings, (White Castle)	341
Orange juice, fresh 1 cup	110
Pancakes, 4	240
Peanuts, salted, 1 oz.	190
Peanut butter, 2 tablespoons	190
Peas, cooked 1/2 cup	58
Pie, cherry 4" section	350
Pizza, cheese 5 1/2" section	185
Popcorn, 1 cup-popped	40
Pork chop, 1 thick chop	260
Potato, 1 medium-baked	90
Potato chips, 10	115
Rice, 3/4 cup-cooked	140
Salad, chicken–1/2 cup with mayonnaise	280
Salad, egg–1/2 cup with mayonnaise	190
Salad, fresh fruit–1/2 cup with Fr. dressing	130
Salad, jellied–1/2 cup	70
Salad, lettuce–1/4 solid head with Fr. dressing	80
Salad, potato–1/2 cup with mayonnaise	185
Salad, tuna fish–1/2 cup with mayonnaise	250
Salad dressing, commercial-one tablespoon	65
Salmon, pink-canned–1/2 cup	120
Sherbet, orange–1/2 cup	130
Shrimp, canned–1/2 cup	100
Syrup, 1 tablespoon	60
Soup, chicken noodle, canned-1 cup	65
Soup, minestrone, canned-1 cup	105
Soup, vegetable, canned-1 cup	80
Spaghetti, cooked-3/4 cup	200
Stew, beef and vegetable-3/4 cup	160
Strawberries, raw–1/2 cup	30
Sugar, granulated–1 teaspoon	16
Tangerine, 1 medium	40
Tortilla, 1-5" diameter	50
Taco (Taco Bell)	159
Tomato juice, 8 oz.	45
Veal cutlet, breaded–2 slices	315
Waffle-one 7" diameter	210
Watermelon-one 4" x 8" wedge	115
Wheat flakes-one cup	105
Wheat, shredded–one biscuit	90
White sauce-1/4 cup	110
Yogurt, plain–1 cup from partially skimmed milk	125
Fruit flavored–1 cup	260

Specialty Foods

Food	Calories
Arthur Treacher's Fish and Chips	
2 pieces of fish, 4 oz. of chips	275
Baskin-Robbins Ice Cream– one scoop (2 1/2 oz.) with cone	
Chocolate fudge	229
French vanilla	217
Butter pecan	195
Jamoca almond fudge	190
Chocolate mint	189
Fresh strawberry	168
Fresh peach	165
Mango sherbet	132
Banana daiquiri ice	129
Burger King	
"Whaler"	744
French fries (2 3/4 oz.)	214
Large shake	332
Hamburger	252
Cheeseburger	305
Hot dog	291
Taco Bell	
Tostada	188
Frijoles	178
Enchirito	418
Burrito	319
"Bell Burger"	243
Dairy Queen	
Banana Split	547
"Super Brazier"	907
Chicken snack	342
Dunkin Donuts (hole-in-the-middle-cake doughnuts)	
Plain cake	240
Plain-honey dipped	260
Plain with white icing	265
Plain with chocolate icing	235
Chocolate cake	240
Chocolate-honey dipped	250
"Yeast raised" jelly, custard or cream filling	
honey-dipped	225
sugar	205
(add 45 cal. for filling)	

Food	Calories
Hardee's	
"Huskee Delux"	525
"Huskee Junior"	475
Fish sandwich	275
Hot dog	265
Apple turnover	290
French fries (2 oz.)	155
Milk shake (8 oz.)	320
Howard Johnson's	
Small cone:	
sherbet (any flavor)	136
vanilla	186
chocolate	195
Medium cone:	
vanilla	247
chocolate	261
Large cone:	
vanilla	370
chocolate	390
McDonald's	
"Egg McMuffin"	312
Hamburger	249
Cheeseburger	309
"Quarter Pounder"	414
"Quarter Pounder with Cheese"	521
"Filet-O-Fish"	406
Apple pie	265
Chocolate shake	317
Vanilla shake	322
Strawberry shake	315
Arby's	
"Junior" roast beef sandwich	240
Regular roast beef sandwich	429
Turkey sandwich without dressing	337
Turkey sandwich with dressing	402
"Ham'n Cheese"	458
"Super" roast beef sandwich	705
Colonel Sanders Kentucky Fried Chicken	
Drumstick	220
3-piece special	660
"Dinner" with 3 pieces of chicken, cole slaw, potatoes, gravy, roll	980

Used with permission from C and H Sugar Company.

United States Recommended Daily Allowances (U.S. RDA)

Vitamins, Minerals and Protein	Unit of Measurement	Infants	Adults and Children 4 or More Years of Age	Children Under 4 Years of Age	Pregnant or Lactating Women
Vitamin A	International Units	1,500.0	5,000.0	2,500.0	8,000.0
Vitamin D	400.0	400[a].0	400.0	400.0	
Vitamin E	"	5.0	30.0	10.0	30.0
Vitamin C	Milligrams	35.0	60.0	40.0	60.0
Folic Acid	"	0.1	0.4	0.2	0.8
Thiamine	"	0.5	1.5	0.7	1.7
Riboflavin	"	0.6	1.7	0.8	2.0
Niacin	"	8.0	20.0	9.0	20.0
Vitamin B_6	"	0.4	2.0	0.7	2.5
Vitamin B_{12}	Micrograms	2.0	6.0	3.0	8.0
Biotin	Milligrams	0.5	0.3	0.15	0.3
Pantothenic Acid	"	3.0	10.0	5.0	10.0
Calcium	Grams	0.6	1.0	0.8	1.3
Phosphorus	"	0.5	1.0	0.8	1.3
Iodine	Micrograms	45.0	150.0	70.0	150.0
Iron	Milligrams	15.0	18.0	10.0	18.0
Magnesium	"	70.0	400.0	200.0	450.0
Copper	"	0.6	2.0	1.0	2.0
Zinc	"	5.0	15.0	8.0	15.0
Protein	Grams	18[b]	45[b]	20[b]	

[a] Presence optional for adults and children 4 or more years of age in vitamin and mineral supplements.

[b] If protein efficiency ratio of protein is equal to or better than that of casein, U.S. RDA is 45g. for adults, 18g. for infants, and 20g. for children under 4.

Adapted from *Nutrition Labels and United States RDA*, United States Department of Health and Human Services, 1981.

BASIC FOUR FOOD GROUPS

BASIC FOOD GROUPS	RECOMMENDED SERVINGS	PRIMARY SOURCES	NUTRIENT
Milk	Children and teens, 3-4 servings; adults, 2 or more servings EXAMPLES: 250 mL (8 oz) milk; 125 mL (1/2 c) cottage cheese = 87 mL (1/3 c) milk; 125 mL (1/2 c) ice cream = 62.5 mL (1/4 c) milk	Dairy products	Protein, calcium, riboflavin, vitamins A and D
Meat	2 or more servings EXAMPLES: 57-84 g (2-3 oz) boneless cooked meat, fish, or poultry; 2 eggs; 250 mL (1 c) cooked dry beans or peas; 60 mL (4 T) peanut butter	Beef, lamb, liver, pork, veal, poultry, fish, eggs	Protein, iron, thiamine, riboflavin, niacin
Fruit/ vegetables	4 or more servings EXAMPLES: 1 serving of a citrus fruit or juice or tomato; 1 serving of a dark green or deep yellow vegetable or fruit; 2 or more servings of other vegetables and fruit, including potatoes	Oranges, tomatoes, grapefruit, potatoes, squash, broccoli, carrots, green beans, peas, apples, corn, cauliflower, cantaloupe, cabbage, spinach, strawberries, bananas	Ascorbic acid, vitamin A, some iron, calcium
Bread/ cereals	4 or more servings EXAMPLES: 1 slice of bread; 28.3 g (1 oz) ready-to-eat cereal; 125-187.5 mL (1/2-3/4 c) cooked cereal, cornmeal, macaroni, rice, grits, noodles, or spaghetti	Rice, pasta, bread, cereals, rolls, biscuits	Thiamine, riboflavin, niacin, carbohydrates, iron, limited amounts of proteins

FOOD LABELS: TERMS OF ENLIGHTENMENT

Food labels, as we all know, are not dictionaries. Yet, they often contain words that cry out for definition. That is where the USDA (meat and poultry) and the FDA (food and drug) come in. Here is a quick review of the specific guidelines they have set for various terms:

USDA

- **Lean, Low Fat:** No more than 10% fat by weight (not by calories)
- **Leaner, Lower Fat, Light:** At least 25% less fat by weight than a comparable product
- **Extra Lean:** No more than 5% fat by weight (not by calories)

FDA

- **Low Sodium:** 140 mg or less per serving
- **Very Low Sodium:** 35 mg or less per serving
- **Sodium-Free:** Less than 5 mg per serving
- **Reduced Sodium:** At least a 75% reduction from usual levels
- **No Salt Added, Unsalted:** No salt added during processing to a food normally processed with salt (The food itself could still contain naturally occurring sodium.)
- **Low Calorie:** No more than 40 calories per serving and no more than 0.4 calories per gram

  NOTE: A food that is naturally low in calories cannot carry this label.
- **Reduced Calorie:** At least 1/3 fewer calories than the regular product, except for meat and poultry, which can contain 1/4 fewer calories

- **Diet, Dietetic:** The food has been changed in some way, but is not necessarily lower in calories; the change might be less sodium, less cholesterol, a different type of sugar (sorbitol or mannitol), or fewer calories

- **Sugar-Free, Sugarless:**

  1. Contains no carbohydrate sweeteners (sucrose, fructose, corn syrup, honey, etc.) and is also low or reduced in calories; may contain saccharin or aspartame

  OR

  2. Contains sugar alcohols (such as sorbitol) which have the same number of calories as the carbohydrate sweeteners, but the product is useful for a specific dietary purpose, such as diabetic diets or controlling tooth decay; if the product is not low or reduced in calories, the label must say so; look for statements like "not for weight control" or "does not promote tooth decay"

- **Low Cholesterol:** 20 mg or less per serving

- **Cholesterol-Free:** 2 mg or less per serving

- **Reduced Cholesterol:** At least 75% reduction from usual levels; both original and reduced amounts must be shown

- **Enriched:** Nutrients lost in processing have been replaced (B vitamins added to bread)

- **Fortified:** Nutrients are added to foods which did not originally contain them (A and D vitamins added to milk)

- **Imitation:** A product that has fewer vitamins or minerals or less protein than the food it most resembles

- **Substitute:** A product that is nutritionally equivalent to the food it most resembles

CAUTION: The following terms are popular, but poorly defined.

- **Organic:** Although it seems to indicate a product which has never been involved with synthetic fertilizers or pesticides, this term is not defined by federal regulation

- **Natural:** Not defined by the FDA; on the other hand, the USDA considers meat and poultry natural if no artificial flavors, colors, preservatives, or synthetic ingredients have been used

- **Light:** Has been used by manufacturers for foods with less than the usual salt, fat, or sugar and also to describe a product which is lighter in color or texture than the original; currently the FDA considers "light" a claim for low or reduced calories

- **No Sugar Added, Unsweetened:** Usually, this means that the only sweeteners in the product are naturally occurring, such as in fruit juices; sometimes, however, it can mean that the product contains extra sweetening, but in the form of concentrated juice rather than sugar, such as in some cereals and canned fruits

Used with permission from *What's New in Home Economics*.

INFORMATION SHEET

FOOD FOR FITNESS

F I

OBJECTIVE 1

Match terms associated with food for fitness to their correct definitions.

- **Balanced diet**—Variety of foods eaten in sufficient amounts daily to meet the body's nutritional needs
- **Basal metabolism**—Energy required for the body to maintain basic life processes
- **Calorie**—Nutritional unit used to measure the energy value of food
- **Cholesterol**—A fatlike substance needed by the body for several body processes
- **Diet**—Food and liquid eaten each day
- **Food additives**—Any substance added to food
- **Nutrients**—Substances in food that help the body grow, repair, and maintain itself; regulate body processes; and furnish energy and warmth
- **Nutrition**—Science or study of food and the way the body uses it for growth and maintenance
- **Specific Dynamic Effect (SDE)**—Increased expenditure of energy needed to digest food

OBJECTIVE 2

List dietary guidelines essential for maintaining good health.

While no guideline can guarantee health and fitness, good eating habits can help maintain a healthy status and sometimes even improve health.

CAUTION: Guidelines are based on the needs of healthy Americans. They do not apply to people who need special diets due to illnesses, diseases, or other conditions. These people may need special instructions from registered dietitians or from their physicians.

The seven dietary guidelines identified by the U.S. Department of Agriculture and the U.S. Department of Health and Human Services are as follows:

- Eat a variety of foods.
- Maintain desirable weight.
- Avoid too much fat, saturated fat, and cholesterol.
- Eat foods with adequate starch and fiber.
- Avoid too much sugar.
- Avoid too much sodium.
- Avoid alcoholic beverages.

CAUTION: Alcohol consumption can lead to a decreased body absorption of thiamin, folic acid, and vitamin B-12, which results in nutritional deficiencies. The consumption of caffeine found in products such as coffee, tea, soft drinks, and some medications may lead to nervousness. Other health problems associated with caffeine are currently being researched.

OBJECTIVE 3 **Complete a chart on functions and food sources of nutrients.**

The six classes of nutrients are water, fats, carbohydrates, vitamins, proteins, and minerals. The many nutrients that make up these different classes all perform important functions necessary for fitness.

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
WATER	• Transports other nutrients to cells where used • Carries wastes to intestines • Helps regulate body temperature • Aids digestion • Aids cell growth and maintenance • Lubricates the joints and body cells	• Liquids such as water, milk, clear soups, tea, fruit juices • Lettuce
FATS	• Provides energy • Source of fatty acids • Transports fat-soluble vitamins A, D, E, and K	• Visible fats such as butter and vegetable oil • Invisible fats such as cheese, eggs, and milk

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
CARBOHYDRATES	• Helps body utilize fat for energy • Provides cellulose for bulk • Provides fiber • Helps body use protein	• Simple carbohydrates such as candies and jams • Complex carbohydrates such as breads, pastas, fruits, and vegetables
VITAMINS		
Vitamin A	• Promotes clear, smooth skin • Protects against night blindness • Helps body resist infection • Promotes growth and development	• Egg yolk, liver, and nectarines
Vitamin C (Ascorbic Acid)	• Helps hold cells together • Promotes healthy, firm gums • Helps body resist infection • Aids in healing wounds	• Citrus fruits, strawberries, and cabbage
Vitamin D (The sunshine vitamin)	• Helps body use calcium and phosphorus • Prevents rickets **NOTE:** Some foods are fortified with vitamin D. EXAMPLES: Milk, butter, and margarine. The body can also make vitamin D with exposure to sunlight.	• Liver, tuna, and sardines
Thiamine (Vitamin B-1)	• Aids in normal appetite and digestion • Maintains healthy nervous system • Prevents irritability • Releases energy from food	• Wheat germ, pork products, and whole grain cereals **NOTE:** No single food is particularly high.

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
Riboflavin (Vitamin B–2)	• Helps cells use oxygen • Releases energy from food • Promotes healthy eyes, skin, tongue, and lips	• Meats, milk products, and leafy green vegetables
Niacin (Pellagra–preventing vitamin)	• Maintains healthy nervous system • Promotes healthy skin, mouth, tongue, and digestive tract • Helps cells use other nutrients	• Liver, kidney, and peanuts
PROTEINS	• Builds and repairs body tissue • Aids growth • Fights infections • Promotes energy	• Lean red meats, fish, and eggs
MINERALS Calcium	• Builds bones and teeth • Helps clot blood • Helps heart muscles and nerves work properly • Regulates use of other minerals in the body	• Milk and milk products, whole fish, and leafy green vegetables
Phosphorus (Works with calcium)	• Builds bones and teeth • Aids body in storing and releasing energy • Aids in the balancing of alkalies and acids in blood	• Meat, poultry, eggs, and milk
Iron	• Makes hemoglobin **NOTE:** Hemoglobin is the red substance in the blood that carries oxygen to the cells. • Prevents anemia	• Liver, egg yolks, and leafy green vegetables
Iodine	• Maintains proper functioning of thyroid gland • Prevents some forms of goiter	• Seafood, seaweed, and iodized salt

OBJECTIVE 4

List factors that influence an individual's basal metabolic rate.

The rate at which an individual burns energy while the body is in the resting state and maintaining basic life processes is referred to as the Basal Metabolic Rate (BMR). This rate varies from person to person. BMR is influenced by these factors:

- Age
- Sex
- Glandular secretions
- Body size
- Health status
- Physical activity level

OBJECTIVE 5

List factors that determine total calorie intake requirements.

Energy is measured in calories. The amount of calories needed varies for individuals. Calorie intake requirements are based on the following three factors.

NOTE: One pound of body fat is equal to 3500 calories.

- **Basal metabolic rate**—One should be able to calculate basal needs by following the mathematical procedure given below.

  NOTE: This formula is based on a person's weight. It is only an estimate. Nutrition specialists have used several different methods to determine BMR.

  1) Change body weight from pounds to kilograms by dividing by 2.2.

  2) Women multiply weight in kilograms by 22 and men multiply weight in kilograms by 24.

     EXAMPLE: A woman who weighs 124 pounds.
     1) 124 pounds / 2.2 = 56.4 kilograms

     2) 56.4 x 22 = 1241 calories
     This woman needs 1241 calories while her body is at rest.

From *Food Choices—Eating for Health*, by Mary Jo Tuckwell, 1988. Used with permission of South-Western Publishing Company.

- **Activity levels**—The type of activity influences the number of calories needed. A person's activities can range from sedentary such as reading and watching television to very active such as playing tennis and dancing.

  NOTE: Individuals will burn different amounts of calories performing the same activity due to differences in body size, environmental temperature, and the intensity of the activity.

- **Specific Dynamic Effect (SDE)**—Food ingestion increases heat production in the body. Scientists estimate that from 6 to 10 percent of calorie requirements for basal metabolism and physical activity must be added to cover SDE.

OBJECTIVE 6

Explain why fat calories and sugar calories should be consumed in moderation.

Fat calories and sugar calories are necessary to supply energy; however, these calories should be consumed in moderation because few nutrients are present. They have few nutrients besides fats or carbohydrates. They often add flavor, variety, interest, and calories when taken in moderation.

EXAMPLES: Soft–drinks, butter, margarine, pastries, salad dressings, jams

OBJECTIVE 7

Name benefits of exercise and fitness.

Regular exercise and fitness result in the following benefits:

- Strengthening of heart and lungs
- Building of resistance to disease and infection
- Development of good muscle tone
- Control of body weight
- Regulation of appetite
- Increase in physical endurance
- Build–up of muscle strength
- Improved flexibility and gracefulness
- Improved blood circulation
- Improved body coordination

- Promotion of good body posture.
- Allowance of relaxation and restful sleep
- Improvement of physical appearance

OBJECTIVE 8 **Select from a list guidelines to follow when on a diet.**

There are many different types of diets. The most common diet is one for losing weight. There are diets for gaining weight and health-problem diets, such as diabetic, ulcer, low-sodium, low-cholesterol, and allergy. It is important to remember that once weight gain or loss is accomplished, a maintenance diet is needed. Certain groups of people also need to follow special diets due to different nutritional needs. These groups are athletes, pregnant women, and breast-feeding women. All dieters should practice the following healthful guidelines.

NOTE: Eating disorders can result from the extreme desire to lose weight. Anorexia nervosa and bulimia are two eating disorders that cause severe health problems or death.

- Know what weight level is personally appropriate.

  NOTE: Sources available to determine appropriate weight level include physicians or dieticians, growth charts, height/weight tables, the caliper pinch test, and physical appearance in a mirror.

- Check with a physician to plan a safe program.
- Set realistic goals.
- Maintain a diet that is nutritionally balanced with servings from all four food groups.
- Remember that a weight change of more than three pounds a week is not healthful.
- Exercise along with diet.
- Be aware of the pitfalls of "fad diets" to lose weight. Safety should be considered first.

  EXAMPLES: Diet pills, diet candies, fasting, low-carbohydrate/unlimited protein diets, all liquid diets, liquid formula diets, one-food diets

- Change eating habits permanently to maintain ideal weight throughout life.

OBJECTIVE 9

Complete sentences which describe practices to follow when eating out.

The popularity of eating out has increased in recent years. This increase can probably be accounted for by the sweeping changes in Americans' life-styles. Making meals nutritious is important when eating out, just as it is when eating at home. However, it is often more difficult. The following practices are beneficial to the person who eats out frequently and also wants to eat nutritious food.

- Eat at different restaurants, and choose restaurants that offer a variety of foods. Attempt to eat foods from each of the food groups.
- Avoid high-calorie foods such as French fries, desserts, deep-fried vegetables, creamy salad dressings, malts, pasta salads, and soft drinks.
- Limit the extras such as gravies, sauces, and butter or margarine.
- Ask for substitutions.

  EXAMPLE: A green vegetable instead of French fries
- Ask for a take-home bag instead of eating everything.
- Order items that offer more nutrition.

  EXAMPLES: Salads, low-oil salad dressing, vegetable plates, whole-grain bread, milk, fruit juice
- Choose cooking methods that do not use fat.

  EXAMPLES: Stir-frying, broiling, baking, poaching, steaming, roasting
- Request the mini plate or lite plate if available.

OBJECTIVE 10

List factors to consider in meal planning.

The goals of meal planning are to supply adequate nutrition, prepare appetizing meals, and maintain the family food budget. Factors to consider in meal planning include the following:

- Nutritional value of food
- Availability of food
- Variety

  NOTE: Utilize foods with different colors, flavors, shapes, textures, temperatures, and preparation methods.
- Cost of food
- Time needed for preparation
- Equipment needed for preparation
- Method of preparation
- Use of leftovers

OBJECTIVE 11

Match common food additives to their functions.

There are thousands of different additives used in foods today. Five common additives and their functions include the following:

- **Ascorbic acid (Vitamin C)**—Improves nutritional value of certain foods
- **Beta carotene**—Increases consumer appeal of product by giving a desired, appetizing, or characteristic color
- **Flour**—Aids in food processing or preparation as a thickening agent
- **Propionic acid**—Maintains or improves product quality
- **Spices**—Enhances flavor of food

OBJECTIVE 12

Match life stages to the correct descriptions of nutritional needs.

Individuals pass through various stages of life from birth to old age. Each new stage brings different nutritional requirements.

Pregnancy and lactation

NOTE: Diet during pregnancy and lactation affects mother and child. Pregnant women should avoid drugs, alcohol, smoking, and caffeine due to the potential for harm to the fetus.

- Variety of food is important
- Allowances for almost all essential nutrients increase at the beginning of fourth month
- Intake of protein, calcium, and iron is increased
- Diet rich in meat, eggs, legumes, fruits, and vegetables is recommended
- Liquid intake should equal 6 to 8 glasses daily
- Small calorie increase occurs

Infancy

- High calorie and iron intake derived from human milk or commercial formula is needed until approximately six months of age
- Solid foods are introduced at approximately six months of age

Childhood

NOTE: Nutritional needs vary from one child to another depending on age, activity level, and growth rate.

- Well-balanced meals are needed
- High percentages of proteins, vitamins, and minerals are needed to promote growth and development
- Calories should lead to a steady weight gain
- Sugar habit should be avoided

Adolescence

- More calories are required to meet adolescent growth spurt needs
- Supply of protein, minerals, and vitamins is increased

Adulthood

- Energy needs decline due to activity level
- Emphasis on vitamins and minerals is increased

Old age

- Energy requirements decrease in largest amounts
- Needs for protein, vitamin A, vitamin C, vitamin B–6, vitamin B–12, and calcium are increased

OBJECTIVE 13

Distinguish between information all food labels must include and information nutritional labeling must include.

NOTE: If more than one ingredient is used, the ingredient present in the largest amount by weight is listed first. Some foods do not have to list ingredients on the label. The FDA has established certain ingredients that can be used in common foods. This is called a standard of identity.

All labels must provide the following information:

- Name of the food
- Net contents or net weight
- Storage directions for perishable foods that spoil easily
- Name and address of the manufacturer, packer, or distributor
- Ingredients in the food

Nutritional labeling is required if the food is enriched or fortified. A nutritional label includes the following information:

- Serving size
- Servings per container
- Grams of protein, carbohydrates, and fats in a serving
- Amount of calories in a serving
- Percentage of the United States Recommended Daily Allowances included in the food for protein, vitamin A, vitamin C, thiamin, riboflavin, niacin, calcium, and iron
- Milligrams of sodium per serving

NOTE: Other nutrients may also be included. Many foods have nutrition labels even though not required to do so.

EXPLANATION OF DIETARY GUIDELINES

GUIDELINE	IMPORTANCE	APPLICATION
• Eat a variety of foods.	• To have good health the body needs more than 40 different nutrients.	• Eat a well-balanced diet by selecting food from each of the major food groups. These groups include: milk, meat, fruit and vegetable, and bread and cereal.
• Maintain desirable weight.	• Obesity can lead to medical problems such as high blood pressure, heart disease, and strokes. Being underweight can result in nutrient deficiencies that could result in problems such as hair loss, infertility, and cold intolerance.	• Maintain healthy eating habits such as eating slowly and taking smaller portions. Combine exercise with proper nutrition. Be aware of a sudden weight loss or weight gain.
• Avoid too much fat, saturated fat, and cholesterol.	• Eating extra saturated fat, high levels of cholesterol, and excess calories can increase blood cholesterol levels which can lead to an increased risk of heart attacks.	• Select lean meat, fish, poultry, and dry beans and peas for protein. Use skim or low-fat milk and moderate use of egg products and organ meats. Limit intake of fats and oils, such as butter, cream, lard, and shortenings. Trim fat off meats. Avoid frying foods and always read labels carefully to check for amount and type of fat.

GUIDELINE	IMPORTANCE	APPLICATION
• Eat foods with adequate starch and fiber.	• Eating starch will provide energy and essential nutrients. Eating foods high in fiber can reduce symptoms of chronic constipation and some researchers believe a diet low in fiber can increase the risk of developing colon cancer.	• Choose foods that are good sources of fiber and starch such as whole-grain breads and cereals, fruits and vegetables, and dry beans and peas.
• Avoid too much sugar.	• Eating too much sugar can result in dental cavities. Sugar provides calories but few other nutrients.	• Use less of all sugars and foods containing large amounts of sugars such as soft drinks, candies, cakes, and cookies. Avoid sweets between meals. Read food labels to check for large amounts of sugar. Choose fresh fruits or fruits processed with light syrup.
• Avoid too much sodium.	• Most Americans eat more sodium than is needed. One major hazard of excess sodium is the possible increased chance of developing high blood pressure.	• Cook with less salt and add little or no salt to food at the table. Limit intake of salty foods, for example potato chips, pretzels, salted nuts, popcorn, pickled foods, cured meats, steak sauce, and some canned vegetables and soups. Always read labels to check for sodium amounts.
• Avoid alcoholic beverages.	• Alcoholic beverages are high in calories and low in nutrients.	**CAUTION: Heavy drinkers can develop nutritional deficiencies and diseases such as cirrhosis of the liver.**

ASSIGNMENT SHEET 1

FOOD FOR FITNESS

F I

NAME ______________________ SCORE ________

OBJECTIVE 14

Calculate the fat content of certain foods.

INTRODUCTION

It is now recommended that Americans limit the amount of fat in their diets. The labeling on food can help determine if a particular food should be eaten only in limited amounts. If the ingredient label lists any of the following as primary ingredients, the product is high in saturated fat: lard, animal fat, butter, coconut oil, vegetable shortening, whole milk, whole eggs.

Nutritional labeling provides the number of calories and grams of fat in the product. Therefore, a formula can be used to calculate the percentage of calories coming from fat.

$$\frac{\text{Grams of fat} \times 9}{\text{Calories per serving}} \times 100 = \text{percentage of calories coming from fat}$$

DIRECTIONS

Go to a local grocery store and check nutritional labels on the foods listed below. Use the formula to calculate the fat content of the foods listed below. Write the answers in the blanks provided. Show your work on an attached page.

FOODS	FAT CONTENT
1. Ruffles Potato Chips	_____%
2. Act II Microwave Popcorn–Butter Flavor	_____%
3. Starkist Chunk Light Tuna in Spring Water	_____%
4. Campbell's Special Request Cream of Mushroom Soup	_____%
5. Velveeta Cheese	_____%

ASSIGNMENT SHEET 2 — FOOD FOR FITNESS

F I

NAME ______________________________ SCORE ________

OBJECTIVE 15 **Analyze a food label.**

INTRODUCTION The consumer can learn much information by reading the food label. Choices about products can be made and then incorporated into a healthy diet.

DIRECTIONS Study the food label on the following page, and answer the questions in the space provided.

Part I

1. What company made this cereal?

   ____

2. What city and state is this cereal produced in?

   ____

3. What ingredient is predominant in the cereal?

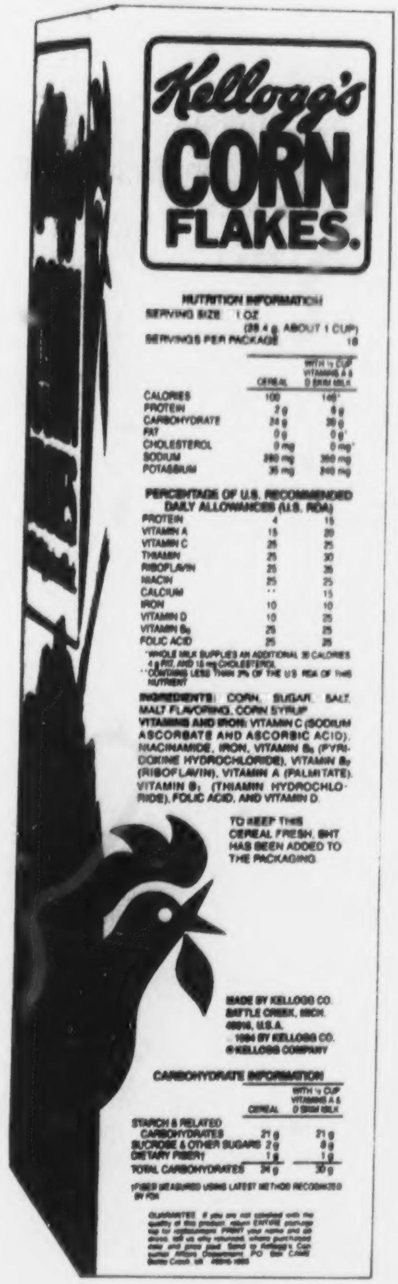
   ____

4. Does the cereal box contain nutritional labeling information?

   ____

5. How many servings per package?

   ____



NUTRITION INFORMATION
SERVING SIZE 1 OZ
(28.4 g, ABOUT 1 CUP)
SERVINGS PER PACKAGE 18

	CEREAL	WITH ½ CUP VITAMINS A & D SKIM MILK
CALORIES	100	140*
PROTEIN	2 g	6 g
CARBOHYDRATE	24 g	30 g
FAT	0 g	0 g*
CHOLESTEROL	0 mg	0 mg*
SODIUM	290 mg	350 mg
POTASSIUM	35 mg	240 mg

PERCENTAGE OF U.S. RECOMMENDED DAILY ALLOWANCES (U.S. RDA)

PROTEIN	4	15
VITAMIN A	15	20
VITAMIN C	25	25
THIAMIN	25	30
RIBOFLAVIN	25	35
NIACIN	25	25
CALCIUM	**	15
IRON	10	10
VITAMIN D	10	25
VITAMIN B_6	25	25
FOLIC ACID	25	25

*WHOLE MILK SUPPLIES AN ADDITIONAL 30 CALORIES 4 g FAT, AND 15 mg CHOLESTEROL.
**CONTAINS LESS THAN 2% OF THE U.S. RDA OF THIS NUTRIENT.

INGREDIENTS: CORN, SUGAR, SALT, MALT FLAVORING, CORN SYRUP.
VITAMINS AND IRON: VITAMIN C (SODIUM ASCORBATE AND ASCORBIC ACID), NIACINAMIDE, IRON, VITAMIN B_6 (PYRIDOXINE HYDROCHLORIDE), VITAMIN B_2 (RIBOFLAVIN), VITAMIN A (PALMITATE), VITAMIN B_1 (THIAMIN HYDROCHLORIDE), FOLIC ACID, AND VITAMIN D.

TO KEEP THIS
CEREAL FRESH, BHT
HAS BEEN ADDED TO
THE PACKAGING

MADE BY KELLOGG CO.
BATTLE CREEK, MICH.
49016, U.S.A.
® 1984 BY KELLOGG CO.
© KELLOGG COMPANY

CARBOHYDRATE INFORMATION

	CEREAL	WITH ½ CUP VITAMINS A & D SKIM MILK
STARCH & RELATED CARBOHYDRATES	21 g	21 g
SUCROSE & OTHER SUGARS	2 g	8 g
DIETARY FIBER†	1 g	1 g
TOTAL CARBOHYDRATES	24 g	30 g

†FIBER MEASURED USING LATEST METHOD RECOGNIZED BY FDA

Used with permission of Kellogg Company, Battle Creek, Michigan.

Part II

Study the following chart, and compare All–Bran cereal with Cocoa Krispies by answering the questions that follow.

KELLOGG'S* READY-TO-EAT CEREALS NUTRITION INFORMATION PER SERVING

	CEREAL	All-Bran®	All-Bran® with Extra Fiber	Apple Cinnamon Squares™	Apple Jacks®	Apple Raisin Crisp®	Blueberry Squares™	Bran Buds®	40+ Bran Flakes™	Cocoa Krispies®	Common Sense™ Oat Bran	Vitamins A & D Skim Milk*
	SERVING SIZE	1 oz (about ⅓ cup)	1 oz (about ⅓ cup)	1 oz (about ⅓ cup)	1 oz (about 1 cup)	1 oz cereal & 0.3 oz fruit (about ⅔ cup)	1 oz (about ⅓ cup)	1 oz (about ⅓ cup)	1 oz (about ⅔ cup)	1 oz (about ¾ cup)	1 oz (about ⅓ cup)	½ cup
	Calories	70	50	90	110	130	90	70	90	110	100	40
	Protein, g	4	3	2	2	2	2	3	3	1	4	4
	Carbohydrate, g	22	22	23	26	32	23	22	23	25	22	6
	Fat, g	1	1	0	0	0	0	1	0	0	1	0
	Cholesterol, mg	0	0	0	0	0	0	0	0	0	0	0
	Sodium, mg	260	140	5	125	230	5	170	220	190	270	60
	Potassium, mg	320	300	85	30	115	85	310	170	45	115	200
Percentage of U.S. Recommended Daily Allowances (U.S. RDA)	Protein	6	6	2	2	4	4	4	4	2	6	10
	Vitamin A	15	15	*	15	15	*	15	15	15	15	5
	Vitamin C	25	25	*	25	*	*	*	25	*	*	2
	Thiamin	25	25	25	25	25	25	25	25	35	25	5
	Riboflavin	25	25	25	25	25	25	25	25	35	25	10
	Niacin	25	25	25	25	25	25	25	25	35	25	*
	Calcium	2	2	*	*	*	*	2	*	*	*	15
	Iron	25	25	45	25	10	45	25	100	10	25	*
	Vitamin D	10	10	—	10	10	—	10	10	10	10	15
	Vitamin E	—	—	—	—	—	—	—	—	—	—	*
	Vitamin B_6	25	25	25	25	25	25	25	25	35	25	*
	Folic Acid	25	25	25	25	25	25	25	25	35	25	*
	Vitamin B_{12}	—	25	25	—	25	25	—	25	—	25	10
	Phosphorus	30	20	8	2	6	8	25	15	2	15	10
	Magnesium	30	25	6	2	—	6	25	15	2	10	4
	Zinc	25	25	10	25	10	10	25	25	10	25	5
	Copper	15	15	2	4	2	2	15	8	4	8	2
Carbohydrate Information	Starch & Related Carbohydrates, g	7	8	15	11	18	14	7	13	14	14	0
	Sucrose[1] and Other Sugars, g	5	0	6[3]	14	11[5]	6	7	5	11	5	6[4]
	Dietary Fiber[2], g	10	14	2	1	3	3	8	5	—	3	0
	Total Carbohydrates, g	22	22	23	26	32	23	22	23	25	22	6

Used with permission of Kellogg Company, Battle Creek, Michigan.

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1. Which cereal has the most calories?

2. Which cereal has the most sugar?

3. Which cereal has the most protein based on the U.S. RDA's?

4. Are these cereals high in cholesterol?

5. If you ate two servings of All–Bran, how many calories would you consume?

6. Which nutrient or nutrients in All–Bran have the highest percentage of U.S. RDA?

7. Which nutrient or nutrients in Cocoa Krispies have the lowest percentage of U.S. RDA?

ASSIGNMENT SHEET 3

FOOD FOR FITNESS

F I

NAME ______________________________ SCORE ________

OBJECTIVE 16 **Survey food habits and preferences.**

INTRODUCTION Different people have distinct likes and dislikes in regard to food preferences. Factors such as cultural background, religion, life-style, age, geographic residence, and income all influence food habits.

DIRECTIONS Choose three different people, such as a small child, a teenager, and an older adult. Ask all questions and record responses in the spaces provided. Use one interview sheet for each person. Responses will be discussed in class. Complete the evaluation by answering the questions at the end of the third interview.

INTERVIEW 1

1. Age ____
2. Sex ____
3. Marital Status ______________________________________
4. Type of neighborhood ________________________________

   EXAMPLE: All the same ethnic background

5. What are your three favorite foods and why?

   ____

   ____

   ____

6. What three foods do you dislike the most and why?

   ____

   ____

   ____

7. What meal do you never skip and why?

____

____

8. What meal do you frequently skip?

____

9. Do you snack between meals? When? What is your favorite snack?

____

____

____

10. What is your favorite restaurant? How often do you eat there? How is the restaurant food different from what you eat at home?

____

____

____

____

11. What are some of your family's traditional/ethnic foods? How often do you eat these foods?

____

____

____

12. What food do you eat on special holidays?

EXAMPLES: Fourth of July, Christmas, birthdays

____

____

13. How much of your family budget is spent on food?

____

14. Does religion influence your food choices? Explain your answer.

____

____

____

15. Who does the grocery shopping in your family?

____

16. Who does the cooking and kitchen jobs in your family? What jobs do you do?

____

17. Do you try to control your weight by special diet? If so, explain.

____

INTERVIEW 2

1. Age ____
2. Sex ____
3. Marital Status ______________________________
4. Type of neighborhood _________________________

   EXAMPLE: All the same ethnic background

5. What are your three favorite foods and why?

____

____

____

6. What three foods do you dislike the most and why?

____

____

____

7. What meal do you never skip and why?

8. What meal do you frequently skip?

9. Do you snack between meals? When? What is your favorite snack?

10. What is your favorite restaurant? How often do you eat there? How is the restaurant food different from what you eat at home?

11. What are some of your family's traditional/ethnic foods? How often do you eat these foods?

12. What food do you eat on special holidays?

EXAMPLES: Fourth of July, Christmas, birthdays

13. How much of your family budget is spent on food?

14. Does religion influence your food choices? Explain your answer.

____

____

____

15. Who does the grocery shopping in your family?

____

16. Who does the cooking and kitchen jobs in your family? What jobs do you do?

____

17. Do you try to control your weight by special diet? If so, explain.

____

INTERVIEW 3

1. Age ____________________________________
2. Sex ____________________________________
3. Marital Status ______________________________
4. Type of neighborhood

   EXAMPLE: All the same ethnic background

5. What are your three favorite foods and why?

____

____

____

6. What three foods do you dislike the most and why?

____

____

____

7. What meal do you never skip and why?

8. What meal do you frequently skip?

9. Do you snack between meals? When? What is your favorite snack?

10. What is your favorite restaurant? How often do you eat there? How is the restaurant food different from what you eat at home?

11. What are some of your family's traditional/ethnic foods? How often do you eat these foods?

12. What food do you eat on special holidays?

EXAMPLES: Fourth of July, Christmas, birthdays

13. How much of your family budget is spent on food?

14. Does religion influence your food choices? Explain your answer.

15. Who does the grocery shopping in your family?

16. Who does the cooking and kitchen jobs in your family? What jobs do you do?

17. Do you try to control your weight by special diet? If so, explain.

EVALUATION

1. Are there any similarities between the three interviewees' food habits? Explain.

2. Did the interviewees have healthy diets? Explain.

3. How do your personal food habits compare with those who were interviewed?

4. What were the major differences in responses between those people interviewed?

ASSIGNMENT SHEET 4	**FOOD FOR FITNESS**	**F I**

NAME ________________________________ SCORE _______

OBJECTIVE 17 **Evaluate personal food habits.**

INTRODUCTION Food choices are mostly the result of personal food habits. These habits derive from family and friends. Good food habits foster health and fitness. It is never too late to realize diet shortcomings and to begin to improve your choices. Teenagers now more than ever need to eat healthfully.

DIRECTIONS Consider yesterday's food intake. Complete the chart below. Circle in red the areas that did not receive a score. After completing the chart, write a self-analysis of how to improve food habits.

FOOD	SERVINGS	IF EATEN, SCORE YOURSELF	YOUR SCORE
Vegetables (any variety)	2 servings	10	
Deep green or deep yellow vegetables (broccoli, carrots, or other foods rich in vitamin A)	1 serving	10	
Fruit (any variety)	2 servings	10	
Oranges, grapefruit, tomatoes, or other foods rich in vitamin C	1 serving	10	
Milk and milk products	3-4 servings	15	
Meat, eggs, poultry, fish, peanut butter, or other foods rich in protein	2 servings	10	
Breads or cereal	4 servings	10	
Fats, margarine, butter	1 tablespoon	5	
Water	6 glasses	5	
3 Balanced meals		15	
Total		100	

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SELF-ANALYSIS:

ASSIGNMENT ANSWERS — FOOD FOR FITNESS — F I

ASSIGNMENT SHEET 1

1.

$$\frac{10 \text{ grams of fat} \times 9}{150 \text{ calories per serving}} \times 100 = \quad 60\%$$

2.

$$\frac{8 \text{ grams of fat} \times 9}{140 \text{ calories per serving}} \times 100 = \quad 51\%$$

3.

$$\frac{1 \text{ gram of fat} \times 9}{60 \text{ calories per serving}} \times 100 = \quad 15\%$$

4.

$$\frac{7 \text{ grams of fat} \times 9}{100 \text{ calories per serving}} \times 100 = \quad 63\%$$

5.

$$\frac{6 \text{ grams of fat} \times 9}{80 \text{ calories per serving}} \times 100 = \quad 68\%$$

ASSIGNMENT SHEET 2

Part I

1. Kellogg
2. Battle Creek, Michigan
3. Corn
4. Yes
5. 18

Part II

1. Cocoa Krispies
2. Cocoa Krispies
3. All–Bran
4. No
5. 140
6. Phosphorus and Magnesium
7. Protein, Phosphorus, and Magnesium

ASSIGNMENT SHEET 3

Part I

1–17. Answers should show signs that interviews were conducted.

Part II

1. Answers will vary. Examples of possible answers include the following: All three interviewees skipped breakfast more than any other meal, similar food was eaten on holidays, or all three people diet to control weight.
2. Answers will vary. Examples of possible answers include the following: The interviewees had healthy diets because they liked vegetables; no, the people interviewed all snacked too much; or two of the three people showed an attempt to eat healthy. They tried to eat three balanced meals.
3. Answers will vary. An example of a possible answer is as follows: My food habits are similar to those in interview 3 but varies greatly from the other two. Like the person in interview 3, I tend to like fish and chicken more than red meat.
4. Answers will vary. Examples of possible answers include the following: Major differences in food habits and preferences were the frequency people ate at restaurants, money spent on food, and favorite foods.

ASSIGNMENT SHEET 4

Answers will vary. An example of a completed evaluation chart is on the following page.

FOOD	SERVINGS	IF EATEN, SCORE YOURSELF	YOUR SCORE
Vegetables (any variety)	2 servings	10	10
Deep green or deep yellow vegetables (broccoli, carrots, or other foods rich in vitamin A)	1 serving	10	
Fruit (any variety)	2 servings	10	10
Oranges, grapefruit, tomatoes, or other foods rich in vitamin C	1 serving	10	10
Milk and milk products	3-4 servings	15	
Meat, eggs, poultry, fish, peanut butter, or other foods rich in protein	2 servings	10	10
Breads or cereal	4 servings	10	10
Fats, margarine, butter	1 tablespoon	5	5
Water	6 glasses	5	
3 Balanced meals		15	15
Total		**100**	**70**

An example of a self-analysis is as follows:

I need to eat more vegetables such as broccoli or carrots, as opposed to eating mainly potatoes and corn. My fruit intake is satisfactory, and I should continue to eat these fruits. I only drink milk occasionally and that is always with chocolate added. I should make up for this by eating more milk products and drinking milk each day. I need to continue eating plenty of high protein foods and maintain the amount of foods eaten from the bread and cereal group. I do not drink 6 glasses of water a day. I usually drink several soft drinks. I should replace these drinks with water. Overall, I do eat balanced meals but should increase foods from the vegetable group and milk group.

WRITTEN TEST

FOOD FOR FITNESS

F I

NAME ______________________ SCORE ______

OBJECTIVE 1

Match terms associated with food for fitness to their correct definitions. Write the correct letters in the blanks.

____ 1. Food and liquid eaten each day

____ 2. Science or study of food and the way the body uses it for growth and maintenance

____ 3. Nutritional unit used to measure the energy value of food

____ 4. Increased expenditure of energy needed to digest food

____ 5. Any substance added to food

____ 6. Substances in food that help the body grow, repair, and maintain itself; regulate body processes; and furnish energy and warmth

____ 7. A fatlike substance needed by the body for several body processes

____ 8. Energy required for the body to maintain basic life processes

____ 9. Variety of foods eaten in sufficient amounts daily to meet the body's nutritional needs

a. Balanced diet

b. Basal metabolism

c. Caffeine

d. Calorie

e. Cholesterol

f. Diet

g. Food additives

h. Glucose

i. Kilocalorie

j. Meal

k. Minerals

l. Nutrients

m. Nutrition

n. Rickets

o. Specific Dynamic Effect (SDE)

p. Starch

q. Water

OBJECTIVE 2

List the seven dietary guidelines essential for maintaining good health.

____

____

____

____

____

____

____

OBJECTIVE 3

Complete a chart on functions and food sources of nutrients. Write the correct letters in the blanks on the following chart.

a. Amino acids
b. Biotin
c. Calcium
d. Carbohydrates
e. Cholesterol
f. Fats
g. Folic acid
h. Iodine
i. Iron
j. Magnesium
k. Maltose
l. Niacin
m. Pantothenic acid
n. Phosphorus
o. Proteins
p. Riboflavin
q. Thiamine
r. Trace elements
s. Vitamin A
t. Vitamin C
u. Vitamin D
v. Vitamin E
w. Water

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
1. ______	• Helps cells use oxygen • Releases energy from food • Promotes healthy eyes, skin, tongue, and lips	• Meats, milk products, and leafy green vegetables
2. ______	• Builds bones and teeth • Aids body in storing and releasing energy • Aids in the balancing of alkalies and acids in blood	• Meat, poultry, eggs, and milk
3. ______	• Provides energy • Source of fatty acids • Transports fat–soluble vitamins A, D, E, and K	• Visible fats such as butter and vegetable oil • Invisible fats such as cheese, eggs, and milk
4. ______	• Transports other nutrients to cells where used • Carries wastes to intestines • Helps regulate body temperature • Aids digestion • Aids cell growth and maintenance • Lubricates the joints and body cells	• Liquids such as water, milk, clear soups, tea, fruit juices • Lettuce
5. ______	• Helps hold cells together • Promotes healthy, firm gums • Helps body resist infection • Aids in healing wounds	• Citrus fruits, strawberries, and cabbage
6. ______	• Maintains proper functioning of thyroid gland • Prevents some forms of goiter	• Seafood, seaweed, and iodized salt
7. ______	• Helps body use calcium and phosphorus • Prevents rickets	• Liver, tuna, and sardines

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
8. ______	• Helps body utilize fat for energy • Provides cellulose for bulk • Provides fiber • Helps body use protein	• Simple carbohydrates such as candies and jams • Complex carbohydrates such as breads, pastas, fruits, and vegetables
9. ______	• Promotes clear, smooth skin • Protects against night blindness • Helps body resist infection • Promotes growth and development	• Egg yolk, liver, and nectarines
10. ______	• Aids in normal appetite and digestion • Maintains healthy nervous system • Prevents irritability • Releases energy from food	• Wheat germ, pork products, and whole grain cereals
11. ______	• Builds and repairs body tissue • Aids growth • Fights infections • Promotes energy	• Lean red meats, fish, and eggs
12. ______	• Maintains healthy nervous system • Promotes healthy skin, mouth, tongue, and digestive tract • Helps cells use other nutrients	• Liver, kidney, and peanuts
13. ______	• Builds bones and teeth • Helps clot blood • Helps heart muscles and nerves work properly • Regulates use of other minerals in the body	• Milk and milk products, whole fish, and leafy green vegetables
14. ______	• Makes hemoglobin • Prevents anemia	• Liver, egg yolks, and leafy green vegetables

OBJECTIVE 4 **List the six factors that influence an individual's basal metabolic rate.**

OBJECTIVE 5 **List the three factors that determine total calorie intake requirements.**

OBJECTIVE 6 **Explain why fat calories and sugar calories should be consumed in moderation.**

OBJECTIVE 7

Name eight benefits of exercise and fitness.

____

____

____

____

____

____

____

____

OBJECTIVE 8

Select from the following list guidelines to follow when on a diet. Write an "X" in the blank before each correct answer.

____ 1. Remember that weight change of less than three pounds a week is healthful.

____ 2. Select a diet that guarantees quick weight loss.

____ 3. Check with a physician to plan a safe program.

____ 4. Set realistic goals.

____ 5. Figure appropriate weight level based on "dream" weight.

____ 6. Never exercise while dieting because it is dangerous.

____ 7. Be aware of the pitfalls of "fad diets" to lose weight. Safety should be considered first.

____ 8. Maintain a diet that is nutritionally balanced with servings from all four food groups.

____ 9. Change eating habits for a brief period of time.

OBJECTIVE 9

Complete sentences which describe practices to follow when eating out. Write the correct answers in the blanks.

1. Eat at ____________________ restaurants, and choose restaurants that offer a variety of foods.
2. Choose a cooking method that does not use ______________ .
3. Limit the ________________ such as gravies, sauces, and butter or margine.
4. Order items that offer more ________________ .
5. Ask for a ________________ instead of eating everything.
6. Avoid ________________ foods such as French fries, desserts, deep-fried vegetables, creamy salad dressings, malts, pasta salads, and soft drinks.
7. Ask for a________________ such as a salad instead of a fried appetizer.

OBJECTIVE 10

List six factors to consider in meal planning.

____

____

____

____

____

____

____

____

OBJECTIVE 11

Match common food additives to their functions. Write the correct letters in the blanks.

____1. Improves nutritional value of certain foods

____2. Increases consumer appeal of product by giving desired, appetizing, or characteristic color

____3. Aids in food processing or preparation as a thickening agent

____4. Maintains or improves product quality

____5. Enhances flavor of food

a. Ascorbic acid (Vitamin C)
b. Beta carotene
c. Collagen
d. Corn syrup
e. Fatty acids
f. Flour
g. Marmalade
h. Propionic acid
i. Spices
j. Sucrose

OBJECTIVE 12

Match life stages to the correct descriptions of nutritional needs. Write the correct letters in the blanks.

____1. Variety of food is important; allowances for almost all essential nutrients increase at the beginning of the fourth month; intake of protein, calcium, and iron is increased; diet rich in meat, eggs, legumes, fruits, and vegetables is recommended; liquid intake should equal 6 to 8 glasses daily; small calorie increase occurs

____2. More calories are required to meet growth spurt needs; supply of protein, minerals, and vitamins is increased

____3. Well–balanced meals are needed; high percentages of proteins, vitamins, and minerals are needed to promote growth and development; calories should lead to a steady weight gain; sugar habit should be avoided

a. Adolescence
b. Adulthood
c. Childhood
d. Infancy
e. Old age
f. Pregnancy and lactation

____ 4. **High calorie and iron intake derived from human milk or commercial formula is needed until approximately six months of age; solid foods are introduced at approximately six months of age**

____ 5. **Energy needs decline due to decline in activity level; emphasis on vitamins and minerals is increased**

____ 6. **Energy requirements decrease in largest amounts; needs for protein, vitamin A, vitamin C, vitamin B–6, vitamin B–12, and calcium are increased**

OBJECTIVE 13

Distinguish between information all food labels must include and information nutritional labeling must include. Write an "A" in the blanks before each statement required on all food labels, and write an "N" in the blanks before each statement required on all labels where nutritional claims are made.

____ 1. Amount of calories in a serving

____ 2. Ingredients in the food

____ 3. Net contents or net weight

____ 4. Percentage of United Stated Recommended Daily Allowances included in the food for protein, vitamin A, vitamin C, thiamin, riboflavin, niacin, calcium, and iron

____ 5. Servings per container

____ 6. Serving size

____ 7. Grams of protein, carbohydrates, and fats in a serving

____ 8. Storage directions for perishable foods that spoil easily

____ 9. Milligrams of sodium per serving

____ 10. Name and address of the manufacturer, packer, or distributor

____ 11. Name of the food

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 14 **Calculate the fat content of certain foods.** SCORE ________

OBJECTIVE 15 **Analyze a food label.** SCORE ________

OBJECTIVE 16 **Survey food habits and preferences.** SCORE ________

OBJECTIVE 17 **Evaluate personal food habits.** SCORE ________

WRITTEN TEST ANSWERS

FOOD FOR FITNESS

F I

OBJECTIVE 1

1. f
2. m
3. d
4. o
5. g
6. l
7. e
8. b
9. a

OBJECTIVE 2

Answers should include the following:

- Eat a variety of foods.
- Maintain desirable weight.
- Avoid too much fat, saturated fat, and cholesterol.
- Eat foods with adequate starch and fiber.
- Avoid too much sugar.
- Avoid too much sodium.
- Avoid alcoholic beverages.

OBJECTIVE 3

1. p
2. n
3. f
4. w
5. t
6. h
7. u
8. d
9. s
10. q
11. o
12. l
13. c
14. i

OBJECTIVE 4

Answers should include the following:

- Age
- Sex
- Glandular secretions
- Body size
- Health status
- Physical activity level

OBJECTIVE 5

Answers should include the following:

- Basal metabolic rate
- Activity levels
- Specific Dynamic Effect (SDE)

OBJECTIVE 6

Fat calories and sugar calories are necessary to supply energy; however, these calories should be consumed in moderation because few nutrients are present. They have few nutrients besides fats or carbohydrates. They often add flavor, variety, interest, and calories when taken in moderation.

OBJECTIVE 7

Answers should include any eight of the following:

- Strengthening of heart and lungs
- Building of resistance to disease and infection
- Development of good muscle tone
- Control of body weight
- Regulation of appetite
- Increase in physical endurance
- Build-up of muscle strength
- Improved flexibility and gracefulness
- Improved blood circulation

- Improved body coordination
- Promotion of good body posture
- Allowance of relaxation and restful sleep
- Improvement of physical appearance

OBJECTIVE 8

3, 4, 7, 8

OBJECTIVE 9

1. different
2. fat
3. extras
4. nutrition
5. take–home bag
6. high-calorie
7. substitution

OBJECTIVE 10

Answers should include any six of the following:

- Nutritional value of food
- Availability of food
- Variety
- Cost of food
- Time needed for preparation
- Equipment needed for preparation
- Method of preparation
- Use of leftovers

OBJECTIVE 11

1. a
2. b
3. f
4. h
5. i

OBJECTIVE 12

1. f
2. a
3. c
4. d
5. b
6. e

OBJECTIVE 13

1. N
2. A
3. A
4. N
5. N
6. N
7. N
8. A
9. N
10. A
11. A

OBJECTIVE 14 Refer to answers to Assignment Sheet 1.

OBJECTIVE 15 Refer to answers to Assignment Sheet 2.

OBJECTIVE 16 Refer to answers to Assignment Sheet 3.

OBJECTIVE 17 Refer to answers to Assignment Sheet 4.

OBJECTIVE SHEET

SAFETY AND SANITATION

F II

INTRODUCTION

The safety of individuals in the home economics foods class or at home is a serious subject. Learning, understanding, and practicing safe and sanitary kitchen habits will help develop a more healthful cooking environment.

UNIT OBJECTIVE

After completing this unit, the student should be able to create a safe and sanitary home and kitchen environment. The student will demonstrate competency by completing the assignment sheet and written test with 100 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with kitchen safety and sanitation to their correct definitions.
2. State general safety rules to practice in the kitchen.
3. Select from a list guidelines for preventing accidents in the kitchen.
4. List basic practices to follow to minimize the causes and effects of kitchen fires.
5. Name personal hygiene practices a person should follow when preparing foods.
6. List unsanitary practices to avoid in the kitchen area.
7. Choose from lists correct methods of handling and storing cleaning compounds used in the kitchen.
8. Complete sentences which describe how to safely handle and store foods.
9. Match common food-borne illnesses to their correct descriptions.
10. List common types of household pests.
11. Select from a list elements of environmental sanitation in insect and rodent control.
12. Evaluate a kitchen for safety and sanitation. (Assignment Sheet 1)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss home and kitchen safety.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Arrange for the class to visit the school cafeteria. Invite the cafeteria supervisor to discuss why safety and sanitation are important when working in a food-oriented environment.
- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Read and discuss the general safety rules with the class. If the Adult and Family Living classroom has any other specific rules, discuss them at this time.

  CAUTION: DO NOT ask students to bring food products from home to use in class activities.

- Invite the County Extension Agent Home Economist to visit the class and discuss kitchen safety.

Objective 3

- View the film *Kitchen Knives: Safe and Efficient Use.*
- Lead a class discussion on why "microwave in use" signs are often posted in businesses and restaurants.

- Hand out *Chicago Cutlery: The Way All Knives Should Be Made*. Discuss how to choose the knives needed for certain cutting jobs and how to wash, store, and care for knives.

- Provide examples of *disconnected* electrical cords that have frayed, broken plug ends or other mechanical defects. Demonstrate how to do simple plug replacements or repairs.

Objective 4

- Invite a guest speaker from a local fire department to discuss basic practices to follow in order to minimize the causes and effects of kitchen fires and demonstrate how to properly use a fire blanket and a fire extinguisher. Ask the representative to discuss the importance of fire extinguisher owners maintaining the equipment and to explain how that for routine maintenance, a tied-on tag or pressure-sensitive label is used to record the date of inspection and the inspector's initials.

- Discuss the needs and laws regarding smoke detectors.

- Practice a fire evacuation plan for the classroom.

Objective 5

- Discuss with students why personal hygiene practices are important. Ask the students to do a personal evaluation on their own hygiene practices. Would the students want to eat from a kitchen where they knew these practices were not being followed?

- Explain that it is a healthy practice to use paper towels to dry hands on and clean dish towels for equipment and utensils.

Objective 6

- Ask students to discuss why unsanitary practices should be avoided in the kitchen.

Objective 7

- Bring examples of cleaning compounds; read and interpret the product labels with the class, and discuss their proper uses, handling precautions, and proper storage.

- Invite an emergency room doctor to talk to the class about common household- and product-related injuries and how to treat them.

- Hand out and discuss *Locked-Up Poisons Prevent Tragedy*.

Objective 8

- Discuss proper food handling and storage methods with the class.
- Hand out and discuss the Maytag technical bulletin *Food Storage*.
- View *Food Safety is No Mystery*.

Objective 9

- Assign food-borne illnesses to students and ask them to research the illnesses and write reports on their findings.
- Discuss the differences between useful and dangerous bacteria.

Objective 10

- Have students investigate the characteristics of the identified pests and tell how they spread diseases.

Objective 11

- Invite an exterminator to visit the classroom and discuss how to prevent pest infestation.

APPLICATION

Objective 12

- Have students review and complete Activity Sheet 1. Discuss the possible answers identified by the students.
- Have students use Assignment Sheet 1 to evaluate a kitchen for safety and sanitation.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Food Safety is No Mystery*
- *Kitchen Knives: Safe and Efficient Use*

NOTE: This video and film are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may order *Food Safety is No Mystery* from the United States Department of Agriculture, c/o Modern Talking Pictures Service, 5000 Park Street North, St. Petersburg, Florida 33709. *Kitchen Knives: Safe and Efficient Use* is available from National Educational Media, Inc., 21601 Devonshire Street, Chatsworth, California 91311.

Publications

- *Chicago Cutlery: The Way All Knives Should Be Made.* Publication No. LITCC7. Minneapolis, Minnesota: Chicago Cutlery Company. 1989.

  NOTE: *Chicago Cutlery: The Way All Knives Should Be Made* is available for a cost from Chicago Cutlery Company, 5420 North Highway 169, Minneapolis, Minnesota 55428.

- *Food News for Consumers.* Washington, D.C.: United States Department of Agriculture, Food Safety and Inspection Service, n.d.

  NOTE: *Food News for Consumers* is published four times a year. For subscription price and inquiries, write *Food News for Consumers*, FSIS/ILA, Room 1165 South, United States Department of Agriculture, Washington, D.C. 20250, phone 202-447-9351.

- *Food Storage.* Technical Bulletin No. 24. Newton, Iowa: The Maytag Consumer Education Department, 1989.
- *Locked-Up Poisons Prevent Tragedy.* CPSC Pub. No. 282. Washington, D.C.: Poison Prevention Week Council/U.S. Consumer Product Safety Commission, 1987.

- Parmley, Mary Ann. "Rx for Food Safety." *Food News for Consumers*, Vol. 6, No. 1, pp. 10-11, 1989.

- *The Safe Food Book.* Pueblo, Colorado: United States Department of Agriculture, Consumer Information Center, n.d.

  NOTE: Single copies of this publication are available free of charge from the United States Department of Agriculture, Consumer Information Center, Pueblo, Colorado 81009.

Additional Resources

- USDA Meat and Poultry Hotline, phone 800-535-4555.

UNIT REFERENCES

- Barker, Ellen; Lou Hall; and Barbara McGhee. *Food Service Worker.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1983.

- Blackwell, Dorothy G. *Kitchen Safety.* Home Economics Fact Sheet No. T-4406. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1978.

- Brown, Barbara. *Storing Foods Safely.* Home Economics Fact Sheet No. T-3125. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

  NOTE: Home Economics Fact Sheet and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Kowtaluk, Helen and Alice Orphanos Kopan. *Food for Today.* Encino, California: Glencoe Publishing Co., 1986.

- Marotz, Lynn R.; Jeannettia M. Rush; and Marie Z. Cross. *Health, Safety, and Nutrition for the Young Child.* Albany, New York: Delmar Publishers Inc., 1985.

- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.

- Sebert, Candy et al. *Safety Test.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Home Economics and Consumer Education Department, 1988.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 3	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 4	Language Arts 224	Identifies	Information-written	Key words/ phrases
	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 5	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 6	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 137	Comprehends	**Information-written**	**Comparisons/ contrasts**
	Language Arts 184	Evaluates	**Information-written**	**Conclusions/ solutions**
	Language Arts 214	Identifies	**Information-written**	
OBJECTIVE 8	Science 298	Describes/ Explains	**Human/ animal**	**Maintenance/ management**
OBJECTIVE 9	Science 466	Identifies	**Definitions**	
OBJECTIVE 10	Science 365	Describes/ Explains	**Organisms**	
OBJECTIVE 11	Language Arts 184	Evaluates	**Information-written**	**Conclusions/ solutions**
	Language Arts 214	Identifies	**Information-written**	
OBJECTIVE 12	Language Arts 040	Collects/ Organizes	**Information-oral/written**	**Discussions**
	Language Arts 043	Collects/ Organizes	**Information-oral/written**	**Observations**
	Language Arts 089	Composes/ Edits	**Reports/ essays**	**Evaluations/ critiques**
	Language Arts 171	Evaluates	**Information-oral**	**Conclusions/ solutions**
	Science 041	Applies/ Uses	**Laboratory techniques**	**Safety**
	Science 298	Describes/ Explains	**Human/ animal**	**Maintenance/ management**

SAFETY AND SANITATION

OBJECTIVE 1

Match terms associated with kitchen safety and sanitation to their correct definitions.

- **Accident**—An unintentional event that occurs suddenly and results in injury or property damage
- **Bacteria**—Plantlike single cells that are only visible with a microscope and can cause infection
- **Cleaning compound**—A chemical substance used to make cleaning easier
- **Contaminated**—Food that is unfit for human consumption due to presence of harmful bacteria or toxic chemicals
- **Cross contamination**—Transfer of harmful organisms from one food to another
- **Danger zone**—Food temperature between 40°F and 140°F; ideal condition for growth of harmful bacteria
- **Flammable**—A material that is easily ignited and burns quickly
- **Food-borne illness**—Infections that are the result of eating foods that are unfit for human consumption

  NOTE: Food-borne illnesses can be transmitted to others by failing to carefully wash hands.
- **Personal hygiene**—Cleanliness, good grooming, and good work habits practiced by an individual
- **Safety**—The condition of eliminating potential causes of injury or risk
- **Sanitation**—The practice of obtaining healthful, clean conditions

OBJECTIVE 2

State general safety rules to practice in the kitchen.

Maintaining a safe kitchen environment is everybody's job. It is a continuous responsibility that each individual must remain aware of. Remember and practice the following four general safety rules for the kitchen.

- If something is dropped on the floor, pick it up.
- If something is spilled, wipe it up.
- When working in the kitchen, keep attention focused on what is being done.
- When in doubt about the quality or safety of a food, throw it out!

OBJECTIVE 3

Select from a list guidelines for preventing accidents in the kitchen.

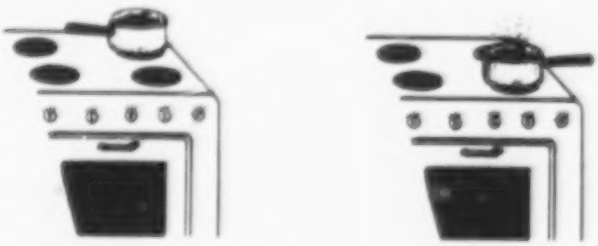
The best way to prevent accidents from occurring in the kitchen is to be aware of saf[illegible]asures. Begin now to establish habits that will make future ex[illegible]ences in the kitchen more accident free.

Keep in mind the following points when cooking with a range or oven.

- Keep handles of range-top cooking utensils turned away from the outer edges of the range. (Figure 1)

  NOTE: This habit, combined with the practice of using back burners when possible, will prevent the cooking utensil from being easily knocked off the range.

FIGURE 1

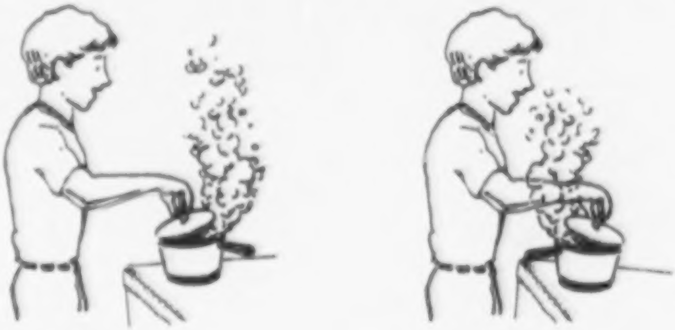


CORRECT INCORRECT

- Remove lids from cooking or cooked foods from the far side first to allow steam to safely escape and avoid steam burns to the hands or face. (Figure 2)

  NOTE: This same guideline applies when removing coverings from microwave dishes.

  FIGURE 2



CORRECT   INCORRECT

- Use non-flammable, *dry* potholders when handling hot pots or pans.

  CAUTION: Wet potholders conduct heat and can cause steam burns.

  NOTE: Tea towels or aprons should not be used in place of pot holders.

To prevent knife accidents in the kitchen, practice the following guidelines.

- Keep knives sharp.

  NOTE: Sharp knives are less dangerous and do not require as much pressure to use.

- Cut away from one's body when using knives.

- Use knives for cutting purposes only.

  NOTE: Knives are *not* designed to be used as a screwdriver or a can opener!

- Wash and store knives and sharp utensils separately from the other utensils.

  NOTE: Leaving sharp utensils hidden in soapy dishwater or mixed in with other stored utensils can lead to serious finger and hand injuries.

When dealing with electricity in the kitchen, extreme caution must be taken to prevent accidents or even death. Practice the following guidelines.

- Dry hands thoroughly before handling electrical equipment.

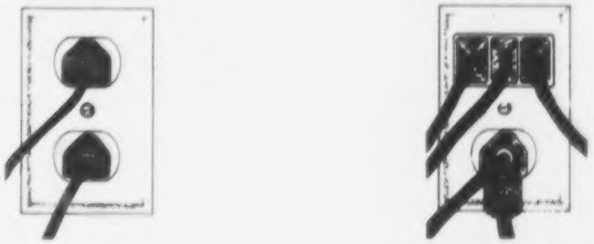
  NOTE: Dry hands will help prevent possible electrical shock.

- Keep the floors clean and dry when working in the kitchen. Do not walk on wet floors!

  CAUTION: Electricity and water combined lead to danger; the two must never be allowed to meet.

- Avoid overloading electrical outlets. (Figure 3)

FIGURE 3

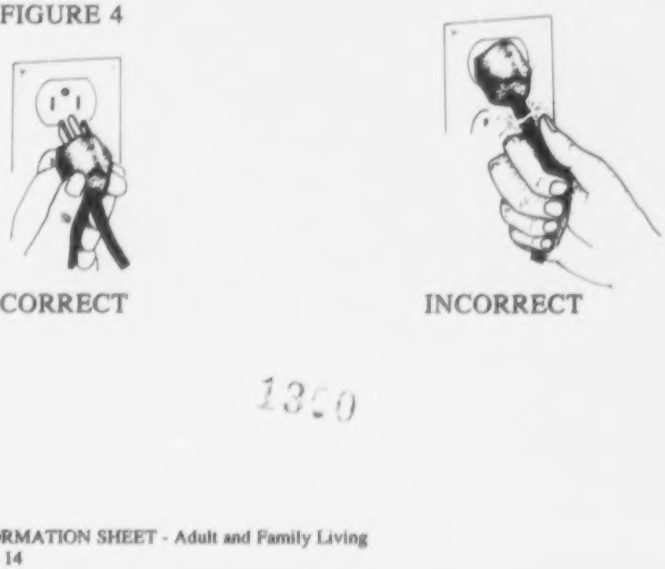


CORRECT

INCORRECT

- Disconnect electrical cords by pulling the plug, *not* the cord. (Figure 4)

FIGURE 4



CORRECT

INCORRECT

- Do not let electrical cords dangle over counter edges.
- Do not use equipment with frayed electrical cords, broken plug ends, or other mechanical defects.

  NOTE: Report, repair, or replace damaged equipment as soon as it is discovered that it is not in proper working order.
- Turn appliances off *before* either connecting or disconnecting.

These few general pointers will help create a safer working environment in the kitchen.

- Use a sturdy step-stool or ladder designed for standing or climbing upon when reaching for objects on high shelves or in hard-to-reach areas.
- Close cupboard doors and drawers when they are not in use.
- If a commercial jar of food is cracked or chipped, do not use it. Throw it away! Small slivers of glass may be hidden in the food product.
- Keep work area clean and free from confusion.

  EXAMPLES: Keep all food covered, clean kitchen shelves and drawers frequently, keep floors clean

OBJECTIVE 4

List basic practices to follow to minimize the causes and effects of kitchen fires.

Fires are one of the most dangerous and frightening accidents that can occur in a kitchen. It is vital that individuals develop skills and practices to follow that can minimize the causes and effects of fires that start in the kitchen.

NOTE: Smoke detectors save lives and add to the safety of kitchens, homes, schools, and businesses.

- A **fire extinguisher** should be located in a convenient location next to cooking areas, and each individual in the classroom or household should know how to use it.
- Immediately report any suspected fire to a teacher, supervisor, or parent.
- If a person smells gas, **immediately report the possibility of a gas leak** to a teacher or parent.

  CAUTION: ***Never* light a match to test if gas is leaking!**

- When working in the kitchen and around open flames, **wear tailored clothing** that will not drape or swing into flames.

- Long **hair should be tied back** to keep it away from flames.

- When striking a match, first **close the box cover**. Second, **use a striking motion away from the body** with the match. Before throwing the used match away, make certain the **flame is completely out and the match is cool** to the touch.

- In case a grease fire does start, **turn off the heat** and either **pour baking soda or table salt on the flame** to smother it, or **use an oven mitt and lid** to cover the flame and smother the fire.

  CAUTION: Do not use water on a grease fire, as water will only cause the fire to spread. Do not use flour as a substitution for baking soda or salt!

- If a person does get burned, quickly **submerge the burned area in cold tap water** for 15 to 30 minutes. Cool water will lessen the depth of the burn and decrease the pain and swelling.

- If clothing catches fire, **immediately stop, drop to the ground, and roll** to smother the flames.

OBJECTIVE 5

Name personal hygiene practices a person should follow when preparing foods.

Good personal hygiene practices are important to utilize when working with foods. The following guidelines describe healthy hygiene practices.

- Always work with clean hands and fingernails.

  NOTE: Keep fingers away from mouth, hair, and face while preparing or serving foods. If items that are not related to food are handled, such as a handkerchief, wash hands again.

- Take rings off fingers when mixing foods with hands.

- Always use a clean, separate spoon for tasting and stirring foods.

  NOTE: Move to the side of the container when tasting foods.

- When silverware, cooking utensils, or dish towels fall on the floor, do not use them again until they have been washed or laundered.
- Use separate towels for drying hands and drying cooking utensils.
- Tie hair back away from face and the foods being handled, or cover the head with some form of hair restraint.

OBJECTIVE 6

List unsanitary practices to avoid in the kitchen area.

Unsanitary practices to avoid when working in the kitchen or serving foods include the following:

- Sneezing
- Coughing
- Scratching head/fixing hair
- Touching one's nose
- Contacting one's mouth with hands or fingers

  EXAMPLE: Biting fingernails
- Smoking
- Nibbling on foods or snacks or drinking fluids
- Chewing gum

OBJECTIVE 7

Choose from lists correct methods of handling and storing cleaning compounds used in the kitchen.

Cleaning compounds are needed and useful when sanitizing the kitchen. However, when misused or stored incorrectly, they can be very dangerous and unhealthy. Remember the following correct handling and storage methods for cleaning compounds.

- Store cleaning compounds away from areas of food storage, food preparation areas, and clean cooking utensils and tools.
- Store poisonous and toxic materials in a separate cabinet used only for that purpose.

- Never mix cleaning compounds.

  CAUTION: Never mix chlorine bleach with other cleaning compounds or agents. Mixing cleaning compounds can create poisonous gases that can cause illness or death.

- *Do not* store cleaning compounds in any container other than their original bottles or boxes.

  CAUTION: Using familiar bottles such as pop bottles or milk cartons can lead to accidental ingestion and poisoning.

- Store all cleaning compounds out of the reach of children.

  NOTE: Hidden door latches and catch devices placed on cabinet doors and drawers help ensure child safety.

- Read labels and follow the manufacturer's directions for use.

OBJECTIVE 8

Complete sentences which describe how to safely handle and store foods.

The combination of bacteria, temperature, and time are the elements that will produce illness-causing toxins. While most food-borne illnesses cause bad flu-like symptoms, food poisoning can lead to paralysis and death. These dangerous results of poor food storage are the reasons it is important to store and handle foods safely.

- Keep foods hot (above 140 degrees Fahrenheit) to slow the growth of bacteria.

- Keep cold foods cold by maintaining a refrigerator temperature of 40 degrees Fahrenheit or below.

- Keep frozen foods frozen with a freezer temperature of 0 degrees Fahrenheit or below.

- Do not thaw frozen vegetables, TV dinners, or casseroles before cooking.

- Keep frozen meats, poultry, fish, and other raw products on the lowest shelf of the refrigerator while thawing.

  CAUTION: Do not thaw any food at room temperature.

  NOTE: The defrosting feature found on many microwaves is useful for safely defrosting foods that need to be thawed before cooking.

- Promptly refrigerate cooked meats, poultry, and fish.
- Freeze cooked meats, poultry, fish, gravy, and dressing if they will not be eaten within two days.
- Clean and sanitize utensils and equipment after each use to prevent cross contamination.

  NOTE: Separate work stations and equipment for raw and cooked products reduce the possibility of cross contamination.

- Keep sandwiches and salads that are made with eggs, meat, poultry, fish, or milk products cold.
- Keep canned and packaged food in a cool, dry storage area.

  NOTE: Rotate food stock regularly to be certain the oldest food is used first. Do not store food in the area under the sink. Insects and rodents can enter through openings around water and drain pipes. In addition, pipes may leak and damage the food.

- Wash the tops of cans before opening them.

  NOTE: Always use a clean, rust-free can opener.

- Wash and drain lettuce and other salad greens before putting them in the vegetable crisper.
- Wash all fruits and vegetables thoroughly with water to remove chemicals and contaminants before cooking or serving.
- Use a nonporous, sanitized cutting board when preparing food.

  NOTE: Wood is a porous material and *should not* be used as a cutting board. Use a separate nonporous cutting board for poultry products. Wooden spoons should also be avoided.

- Wash hands as needed.

  EXAMPLES: Before cooking, after using a handkerchief, after a visit to the restroom, when changing from handling raw foods to handling cooked foods

OBJECTIVE 9

Match common food-borne illnesses to their correct descriptions.

Bacteria are naturally present in food. However, more bacteria get into food when carelessly handled during preparation and service. Bacteria are carried by people, animals, insects, and on objects. The good news is that food-borne illness can be prevented by practicing safety and sanitation.

- **Salmonellosis (sal-muh-nell-OH-sis)**—Caused by consuming food that has been contaminated or by contact with a carrier of the bacteria; carried by insects, rodents, and pets; symptoms include severe headache, vomiting, diarrhea, abdominal cramps, and fever; death can result; preventable by thoroughly washing foods, keeping food temperatures out of the danger zone, and by keeping hands, counters, and utensils clean.

  NOTE: It is a healthy practice to keep pets and pet bowls, beds, and litter boxes out of the kitchen area.

- **Perfringens (pur-FRIN-jenz) poisoning**—Caused by eating foods contaminated with abnormally large amounts of bacteria; carried by spore-forming bacteria growing in cooked food that is not kept at safe temperatures; symptoms include nausea, diarrhea, and acute inflammation of the stomach and intestines; preventable by keeping foods out of the danger zone.

- **Staphylococcal (staff-ih-lo-KOK-uhl) poisoning**—Caused by eating food containing the toxin; transmitted by food handlers who carry bacteria; symptoms include vomiting, diarrhea, tiredness, and abdominal cramps; preventable by keeping foods out of the danger zone, by using sufficient heat to destroy the bacteria during cooking, and by cleanliness.

- **Botulism (BAH-choo-lizm)**—Caused by eating food containing the spore-forming bacteria that grow and produce a deadly toxin; symptoms include double vision, inability to swallow, speech difficulty, progressive paralysis of the respiratory system; preventable by using proper canning methods, never eating food that does not smell normal or that comes from bulging, damaged, or leaking cans.

  CAUTION: Most cases of botulism are caused by improper canning methods. Destroy any food suspected of containing botulism so children and animals cannot get to it.

OBJECTIVE 10

List common types of household pests.

These are the most common types of household pests that carry and spread diseases:

- Ants
- Cockroaches
- Flies
- Mosquitos
- Rodents

OBJECTIVE 11

Select from a list elements of environmental sanitation in insect and rodent control.

Insects and rodents carry germs and diseases that can be harmful to humans. It is important to control pests in order to prevent destruction or contamination of food and to prevent the spread of disease organisms and filth.

- Remove garbage often to eliminate insect and rodent breeding grounds.
- Keep lids closed on all garbage cans.
- Discard all waste food promptly.
- Remove standing water in or around the home.
- Clean sinks and drains frequently.
- Keep doors and windows screened and closed.
- Eliminate sources of pest entry.

  EXAMPLE: Cracks under doors and around windows
- Use a professional exterminator on a regular basis.
- Inspect incoming supplies before storing them.

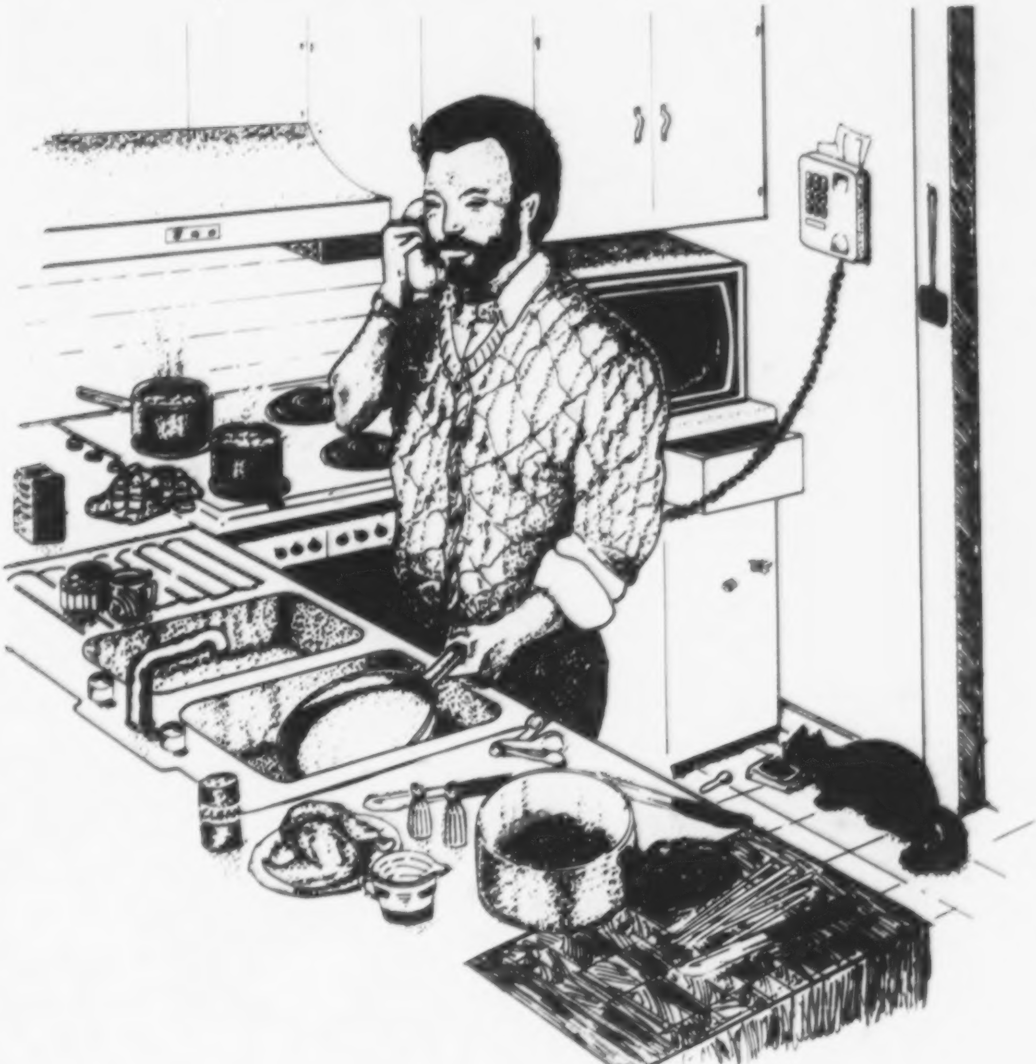
  NOTE: Cockroaches can be brought into a home in paper bags, bags of potatoes, and cardboard boxes.

ACTIVITY SHEET 1 | **SAFETY AND SANITATION** | **F II**

NAME ______________________________

A kitchen can be hazardous to your health! On the back of this sheet list the hazards you find below.

NOTE: If you find less than five hazards in this kitchen scene, you are not very safety-conscious. If you find ten or more, call yourself a safety expert.



1308

Kitchen Hazards

ASSIGNMENT SHEET 1

SAFETY AND SANITATION

F II

NAME ______________________________ SCORE ______

OBJECTIVE 12

Evaluate a kitchen for safety and sanitation.

INTRODUCTION

Creating a safe and sanitary environment is the key to accident prevention in the kitchen. The objectives in this unit deal with helping the student create an atmosphere that is healthful and safe. The questions on this assignment sheet will assist in evaluating a kitchen for safety and sanitation.

DIRECTIONS

Identify a kitchen to evaluate for safety and sanitation. Answer the following questions concerning the kitchen to be evaluated by placing an "X" in the blank under the answer to the following questions.

The kitchen evaluated was ______________________________.

EXAMPLES: The home economics kitchen, my grandparent's kitchen, etc.

	YES	NO
1. Floor is free of dropped items and spills	_____	_____
2. Range-top cooking utensils are placed on the range with the handles turned away from the outer edges of the range	_____	_____
3. Knives are kept sharp	_____	_____
4. Knives are stored separately from the other utensils	_____	_____
5. Floors are clean and dry	_____	_____
6. Electrical outlets are not overloaded	_____	_____
7. Electrical cords are kept at counter level and not dangling over the counter edge	_____	_____
8. Electrical equipment is in working condition with no frayed cords, broken plug ends, or other mechanical defects	_____	_____
9. Sturdy step-stool is available for reaching objects on high shelves	_____	_____
10. Cupboard doors and drawers are closed when not in use	_____	_____

		YES	NO
11.	Work area is clean and free from confusion	____	____
12.	Fire extinguisher is located next to cooking areas	____	____
13.	Cleaning compounds are stored away from areas where food is stored or prepared	____	____
14.	All cleaning compounds are stored in their original containers	____	____
15.	Cleaning compounds are stored out of the reach of children	____	____
16.	Refrigerator temperature is maintained at 40 degrees Fahrenheit or below	____	____
17.	Garbage has been recently removed	____	____
18.	A professional exterminator is used on a regular basis	____	____

Based on the above answers, complete the following questions.

19. Was the kitchen that was evaluated safe? Explain your answer.

20. How could the safety of this kitchen be improved?

21. Was the kitchen evaluated sanitary? Explain your answer.

22. How could this kitchen be made more sanitary?

23. Discuss findings with the owner of the kitchen evaluated. How did he or she respond to the findings?

ASSIGNMENT ANSWERS

SAFETY AND SANITATION

F II

ASSIGNMENT SHEET 1

1-18. The answers will vary from student to student depending on the kitchen they observed and their evaluation of that kitchen. However, the "YES" column represents safe and sanitary kitchen practices. The "NO" column represents unsafe or unsanitary conditions. The student will base the remaining answers on his or her findings in 1-18.

19-22. Based on the first 18 answers, the student should be able to identify and explain the safety and sanitation evaluation he or she gives. Each student will have a different response.

23. No specific answer.

WRITTEN TEST

SAFETY AND SANITATION

F II

NAME ______________________ SCORE ______

OBJECTIVE 1

Match terms associated with kitchen safety and sanitation to their correct definitions. Write the correct letters in the blanks.

____ 1. A material that is easily ignited and burns quickly

____ 2. The condition of eliminating potential causes of injury or risk

____ 3. A chemical substance used to make cleaning easier

____ 4. Food that is unfit for human consumption due to presence of harmful bacteria or toxic chemicals

____ 5. An unintentional event that occurs suddenly and results in injury or property damage

____ 6. Cleanliness, good grooming, and good work habits practiced by an individual

____ 7. The practice of obtaining healthful, clean conditions

____ 8. Plantlike single cells that are only visible with a microscope and can cause infection

____ 9. Infections that are the result of eating foods that are unfit for human consumption

___ 10. Transfer of harmful organisms from one food to another

___ 11. Food temperature between 40°F and 140°F; ideal condition for growth of harmful bacteria

a. Abrasion

b. Accident

c. Bacteria

d. Cleaning compound

e. Communicable disease

f. Contaminated

g. Cross contamination

h. Danger zone

i. Detergent

j. Flameproof

k. Flammable

l. Food-borne illness

m. Personal hygiene

n. Pesticide

o. Safety

p. Sanitation

q. Spoilage

r. Unsanitary

OBJECTIVE 2 **State general safety rules to practice in the kitchen.**

OBJECTIVE 3 **Select from the following list guidelines for preventing accidents in the kitchen.** Write an "X" in the blank before each correct answer.

____ 1. Dry hands thoroughly before handling electrical equipment.

____ 2. Disconnect electrical cords by pulling the plug, not the cord.

____ 3. Use a sturdy step-stool or ladder designed for standing or climbing upon when reaching for objects on high shelves or in hard-to-reach areas.

____ 4. Close cupboard doors and drawers when they are not in use.

____ 5. Leave knives soaking in soapy dishwater until they are ready to be washed.

____ 6. Use non-flammable, dry potholders when handling hot pots or pans.

____ 7. Remove lids from hot foods straight up to allow steam to escape quickly.

____ 8. Avoid overloading electrical outlets.

____ 9. If a glass chip is noticed in a jar with food in it, use it carefully and watch for glass pieces.

____ 10. Keep knives sharp.

___ 11. Turn appliances off before either connecting or disconnecting.

___ 12. If an appliance with a frayed electrical cord still works, it is all right to use it until the appliance quits working.

___ 13. Keep work area clean and free from confusion.

___ 14. Drape electrical cords over counter edges when using an electrical appliance.

___ 15. Keep handles of range-top cooking utensils turned toward the outer edges of the range.

___ 16. Use knives as screwdrivers to tighten loose handles on kitchen pans.

___ 17. Cut away from one's body when using knives.

___ 18. Walk carefully around wet spills on the floor when working in the kitchen.

OBJECTIVE 4

List six basic practices to follow to minimize the causes and effects of kitchen fires.

OBJECTIVE 5 **Name five personal hygiene practices a person should follow when preparing foods.**

____

____

____

____

____

OBJECTIVE 6 **List unsanitary practices to avoid in the kitchen area.**

____

____

____

____

____

____

____

OBJECTIVE 7 **Choose from the following lists correct methods of handling and storing cleaning compounds used in the kitchen.** Circle the correct letters.

1. When using a variety of cleaning compounds,
   a. Mix chlorine bleach with any cleaning compound for a brighter clean.
   b. Never mix any combination of cleaners.
   c. Mix only those cleaners that do not have ammonia in them.
   d. Combine several cleaners and then dilute them with water to eliminate the possibility of creating poisonous gases.

2. When using a cleaning compound,

   a. Use it the same way one's mother or father uses it.

   b. Read the manufacturer's directions if it is a new product on the market.

   c. Read the main points found on the label, but ignore the details.

   d. Read the label and follow the manufacturer's directions for use.

3. Store cleaning compounds

   a. Away from areas of food storage.

   b. Near food preparation areas.

   c. Near cooking utensils and tools.

   d. In various cabinets and drawers in the kitchen.

4. Considering child safety, store cleaning compounds

   a. On low shelves and warn children not to play with them.

   b. In used pop bottles to disguise their danger.

   c. Out of the reach of children.

   d. In cabinets with doors on them.

OBJECTIVE 8

Complete sentences which describe how to safely handle and store foods. Write answers in the spaces provided.

1. Keep frozen meats, poultry, fish, and other raw products on the lowest shelf in the refrigerator while ________________ .

2. Wash all fruits and vegetables thoroughly with water to remove chemicals and ________________ before cooking or serving.

3. Keep foods hot (above 140 degrees Fahrenheit) to slow the growth of ________________.

4. Promptly refrigerate cooked meats, ________________ , and fish.

5. Keep canned and packaged food in a ________________ , dry storage area.

6. Keep frozen foods frozen with a freezer temperature of 0 degrees Fahrenheit or ________________ .

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7. Keep sandwiches and salads that are made with ____________ , meat, poultry, fish, or milk products cold.

8. Wash the ________________________of cans before opening them.

9. Do not thaw frozen vegetables, TV dinners, or casseroles before ________________________ .

10. Wash and _____________ lettuce and other salad greens before putting them in the vegetable crisper.

11. Keep cold foods cold by maintaining a refrigerator temperature of 40 degrees __________________ or below.

12. Use a nonporous, ____________________ cutting board when preparing food.

13. _____________ cooked meats, poultry, fish, gravy, and dressing if they will not be eaten within two days.

14. Clean and sanitize utensils and equipment after each use to prevent ___________________ ____________________ .

15. _____________ hands as needed.

OBJECTIVE 9

Match common food-borne illnesses to their correct descriptions. Write the correct letters in the blanks.

____ 1. Caused by eating food containing the spore-forming bacteria that grow and produce a deadly toxin; symptoms include double vision, inability to swallow, speech difficulty, progressive paralysis of the respiratory system; preventable by using proper canning methods, never eating food that does not smell normal or that comes from a bulging, damaged, or leaking cans.

____ 2. Caused by eating foods contaminated with abnormally large amounts of bacteria; carried by spore-forming bacteria growing in cooked food that is not kept as safe temperatures; symptoms include nausea, diarrhea, and acute inflammation of the stomach and intestines; preventable by keeping foods out of the danger zone.

____ 3. Caused by consuming food that has been contaminated or by contact with a carrier of the bacteria; carried by insects, rodents, and pets; symptoms include severe headache, vomiting, diarrhea, abdominal cramps, and fever; death can result; preventable by thoroughly washing foods, keeping food temperatures out of the danger zone, and by keeping hands, counters, and utensils clean.

____ 4. Caused by eating food containing the toxin; transmitted by food handlers who carry bacteria; symptoms include vomiting, diarrhea, tiredness, and abdominal cramps; preventable by keeping foods out of the danger zone, by using sufficient heat to destroy the bacteria during cooking, and by cleanliness.

a. Botulism
b. Bulimia
c. Chronic disease
d. Pantothenic acid
e. Perfringens poisoning
f. Salmonellosis
g. Solanine poisoning
h. Staphylococcal poisoning

OBJECTIVE 10 **List common types of household pests.**

____

____

____

____

____

OBJECTIVE 11 **Select from the following list elements of environmental sanitation in insect and rodent control.** Write an "X" in the blank before each correct answer.

____ 1. Eliminate sources of pest entry.

____ 2. Remove standing water in or around the home.

____ 3. Purchase cans of roach spray to use each time a roach is seen.

____ 4. Discard all waste food promptly.

____ 5. Clean sinks and drains frequently.

____ 6. Remove garbage often to eliminate insect and rodent breeding grounds.

____ 7. Keep a fly swatter hanging in the kitchen where it can be used each time a fly is seen.

____ 8. Keep doors and windows screened and closed.

____ 9. Keep a cat in the house to eliminate rodent infestation.

____ 10. Use a professional exterminator on a regular basis.

____ 11. Set traps for rodents.

____ 12. Set out roach traps to catch the cockroaches.

____ 13. Hang insect strips from the ceiling.

____ 14. Keep lids closed on all garbage cans.

____ 15. Inspect incoming supplies before storing them.

NOTICE

The following assignment sheet is not part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 12

Evaluate a kitchen for safety and sanitation.

SCORE ________

WRITTEN TEST ANSWERS

SAFETY AND SANITATION

F II

OBJECTIVE 1

1. k
2. o
3. d
4. f
5. b
6. m
7. p
8. c
9. l
10. g
11. h

OBJECTIVE 2

- If something is dropped on the floor, pick it up.
- If something is spilled, wipe it up.
- When working in the kitchen, keep attention focused on what is being done.
- When in doubt about the quality or safety of a food, throw it out!

OBJECTIVE 3

1, 2, 3, 4, 6, 8, 10, 11, 13, 17

OBJECTIVE 4

List should include six of the following points:

- Make sure a fire extinguisher is located next to cooking areas.
- Immediately report suspected fire to the teacher.
- Report suspected gas leaks to the teacher.
- Wear tailored clothes.
- Tie hair back away from flames.
- Close match box cover before striking a match, strike match away from body, and make certain match is cool before throwing it away.
- In case of a grease fire, turn off the heat and smother the flame with baking soda, table salt, or an oven mitt and a lid.

- Submerge burned areas in cold tap water.
- If clothing catches fire, immediately stop, drop to the ground, and roll to smother the flames.

OBJECTIVE 5

Answer should include any five of the following:

- Always work with clean hands and fingernails.
- Take rings off fingers when mixing food with hands.
- Always use a clean, separate spoon for tasting and stirring foods.
- When silverware, cooking utensils, or dish towels fall on the floor, do not use them again until they have been washed or laundered.
- Use separate towels for drying hands and drying cooking utensils.
- Tie hair back away from face and the foods being handled, or cover the head with some form of hair restraint.

OBJECTIVE 6

Answer should include the following:

- Sneezing
- Coughing
- Scratching head/fixing hair
- Touching one's nose
- Contacting one's mouth with hands or fingers
- Smoking
- Nibbling on foods or snacks or drinking fluids
- Chewing gum

OBJECTIVE 7

1. b
2. d
3. a
4. c

OBJECTIVE 8

1. thawing
2. contaminants
3. bacteria
4. poultry
5. cool
6. below
7. eggs
8. tops
9. cooking
10. drain
11. Fahrenheit
12. sanitized
13. Freeze
14. cross contamination
15. Wash

OBJECTIVE 9

1. a
2. e
3. f
4. h

OBJECTIVE 10

List should include in any order:

- Ants
- Cockroaches
- Flies
- Mosquitos
- Rodents

OBJECTIVE 11

1, 2, 4, 5, 6, 8, 10, 14, 15

OBJECTIVE 12

Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

FOOD PREPARATION

F III

INTRODUCTION

Preparing food that is nutritionally balanced and appetizing is no small task. There are skills involved that must be learned and practiced. Skills such as measuring ingredients correctly and evaluating recipes will save time and energy in the kitchen, as well as make a healthy and appetizing meal.

UNIT OBJECTIVE

After completing this unit, the student should be able to prepare a dish using correct food preparation skills. The student will demonstrate competency by completing the assignment sheets, job sheet, and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with food preparation to their correct definitions.
2. Label basic kitchen utensils and tools.
3. List principles of utensil storage.
4. Arrange in order the steps for measuring ingredients accurately.
5. Match mixing techniques to their correct descriptions.
6. Complete sentences which describe techniques of cutting food.
7. Match cooking techniques to their correct descriptions.
8. Write recipe abbreviations for measures, weights, times, and sizes.
9. Match common household measures used in recipes to their equivalents.
10. Select from a list the steps for successful use of a recipe.
11. Plan storage for utensils and tools. (Assignment Sheet 1)
12. Evaluate recipes. (Assignment Sheet 2)
13. Convert recipes. (Assignment Sheet 3)
14. Prepare a food product using a recipe. (Job Sheet 1)

SUGGESTED ACTIVITIES

FOOD PREPARATION

F III

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss food preparation.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Discuss the terms and definitions associated with food preparation that will be used in this unit.
- Have students bring favorite recipes from home and display them on a bulletin board. The bulletin board may serve as a "Swap Shop" for recipes during study of the unit.

Objective 2

- Demonstrate the use of small kitchen equipment, tools, and utensils. Discuss buying factors, use, and care of each product.
- Hand out and discuss *Cookware: Making a Wise Selection.*
- Have students make name labels for each piece of kitchen equipment.
- Hand out a specific recipe, and have students list the tools that would be necessary to prepare that recipe.
- Arrange an exhibit displaying many kitchen utensils and tools. Have students take turns grouping the tools into the following categories: measuring tools, cutting tools, mixing tools, and miscellaneous tools.

- Have students review and work Activity Sheet 1 to calculate costs of basic kitchen supplies. Discuss individual findings with the class.

Objective 3

- Arrange a scavenger hunt. Have students locate utensils, and list the work center where each utensil was found.

- Place utensils and tools on the home economics kitchen counter. Instruct each student to put one utensil or tool back in its proper storage place.

- Have students illustrate their "dream kitchen," showing where they would store certain utensils and tools. Students may draw their kitchen or use magazines to illustrate.

Objective 4

- Demonstrate steps in each measuring technique, and discuss the importance of performing the measuring task accurately.

- Assign each student one ingredient to measure in front of the class.

Objective 5

- Demonstrate for students each mixing term given in the Information Sheets.

- Have students keep a glossary of mixing terms with which they are unfamiliar.

Objective 6

- Invite a local chef or cafeteria worker to visit the class and demonstrate proper cutting techniques. Discuss the importance of safety precautions when performing these techniques.

Objective 7

- Invite a home economist to class to demonstrate various cooking methods. Instruct students to study the Information Sheets, and familiarize themselves with the methods beforehand.

- Ask students to examine cookbooks, magazines, newspapers, and other publications that feature recipes. Instruct students to list each mixing, cutting, or cooking term used in three different recipes.

- Discuss the pros and cons of various cooking methods.

  EXAMPLE: Deep frying is very tasty and quick but is less healthy than steaming.

- Have students list foods that can be prepared by each of the different cooking methods.

Objective 8

- Have each student read three recipes and write out the correct interpretations for all abbreviations in the recipes. Refer the students to the Information Sheets for assistance.

- Have students prepare flashcards showing a recipe abbreviation on one side and its interpretation on the other. Ask students to work in pairs with the flashcards to learn the abbreviations.

Objective 9

- Lead a discussion concerning the advantages of knowing basic equivalents.

- Have students rewrite a recipe using the equivalents of the measurements given in the recipes.

Objective 10

- Display a sample recipe, and point out the different parts of the recipe.

- Make a bulletin board illustrating prepared foods and their recipes.

- Hand out *Shopping for Food and Making Meals in Minutes*. Discuss the importance of recipes that are "quick-to-fix."

- Instruct students to complete Activity Sheet 2 to make a time-work plan.

- Lead a class discussion on efficient ways to purchase foods. Emphasize the benefits of unit pricing when comparison shopping.

  NOTE: A unit price is an item's cost per standard unit, weight, or measure.

APPLICATION

Objective 11

- Have students use Assignment Sheet 1 to plan storage for utensils and tools.

Objective 12

- Have students complete Assignment Sheet 2 to practice evaluating recipes.

Objective 13

- Have students use Assignment Sheet 3 to practice converting recipes.
- Refer students to Objective 9 for assistance in completing Assignment Sheet 3.

Objective 14

- Use Job Sheet 1 to provide students with an opportunity to develop the skills involved in preparing a recipe.

EVALUATION

Practical Test

- Determine if student followed correct procedure for preparing a food product using a recipe.
- Evaluate the quality of the product using the criteria given.
- Demonstrate the procedure again and retest if necessary.

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- Herndon, Sue. *Cookware: Making a Wise Selection.* Home Economics Fact Sheet No. T-5261. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1985.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- *Shopping for Food and Making Meals in Minutes.* Home and Garden Bulletin No. 232-10. Washington, D.C.: U.S. Department of Agriculture and Human Nutrition Information Service, 1989.

  NOTE: *Shopping for Food and Making Meals in Minutes* is available for a cost from Consumer Information Center, Dept. 70, Pueblo, Colorado 81009, or call 202-783-3238.

UNIT REFERENCES

- *Better Homes and Gardens NEW Cookbook.* Des Moines, Iowa: Meredith Corporation, 1981.
- Kowtaluk, Helen and Alice Kopan. *Food for Today.* Encino, California: Glencoe Publishing Company, 1986.
- Largen, Velda. *Guide to Good Food.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Sawatzky, Joyce. *Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- *Vera Vittles.* Olathe, Kansas: Cookbook Publishers, Inc., 1989.
- Vernon, Alice. *Foods.* St. Paul, Minnesota: EMC Corporation, 1987.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
OBJECTIVE 3	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 4	Language Arts 147	Comprehends	Information-written	Sequence
OBJECTIVE 5	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Language Arts 099	Composes/ Edits	Sentences	
OBJECTIVE 7	Language Arts 214	Identifies	Information-written	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 8	Language Arts 215	Identifies	Information-written	Abbreviations
	Mathematics 161	Identifies	English measures	Length/ volume/ weight
	Science 477	Identifies	Measurement units	
OBJECTIVE 9	Mathematics 124	Converts	Units	
	Mathematics 161	Identifies	English measures	Length/ volume/ weight
	Science 052	Converts	Measurement units	
	Science 477	Identifies	Measurement units	
OBJECTIVE 10	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 11	Language Arts 039	Collects/ Organizes	Information-oral/written	Classifications
	Language Arts 136	Comprehends	Information-written	Charts/tables/ graphs
	Science 037	Applies/ Uses	Classification schemes	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 12	Language Arts 089	Composes/ Edits	Reports/ essays	Evaluations/ critiques
	Language Arts 181	Evaluates	Information-written	Adequacy/ sufficiency
	Language Arts 183	Evaluates	Information-written	Clarity
	Science 346	Describes/ Explains	Mixtures	
OBJECTIVE 13	Mathematics 042	Computes	Division	Mixed numbers
	Mathematics 068	Computes	Multiplication	Mixed numbers
	Mathematics 124	Converts	Units	
	Mathematics 232	Solves problems	Proportion	Volume
	Science 052	Converts	Measurement units	
OBJECTIVE 14	Language Arts 035	Attends	Directions/ task	
	Language Arts 147	Comprehends	Information-written	Sequence
	Language Arts 278	Uses	Text resources	
	Mathematics 184	Measures	Direct	Volume
	Science 041	Applies/ Uses	Laboratory techniques	Safety
	Science 497	Measures	Volume	Liquids/ solids

INFORMATION SHEET

FOOD PREPARATION

F III

OBJECTIVE 1

Match terms associated with food preparation to their correct definitions.

- **Food product**—End result of a recipe
- **Ingredient**—One part of a mixture
- **Kitchen tool**—Hand instrument used in food preparation
- **Recipe**—A list of ingredients needed and a set of directions for preparing a food
- **Technique**—Method or manner of doing something
- **Utensil**—A useful tool in the kitchen
- **Yield**—Number of servings that will result from a recipe

OBJECTIVE 2

Label basic kitchen utensils and tools.

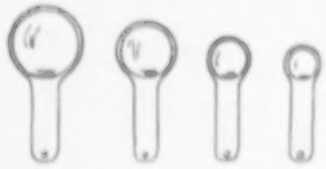
Small kitchen utensils and tools make food preparation easier and more efficient. Using the correct tool helps assure the quality of the recipe. Utensils and tools that should be found in a well-equipped kitchen include the following:

NOTE: Many kitchen utensils are also available for use specifically in the microwave.

MEASURING TOOLS (Figures 1 through 4)

- Measuring spoons

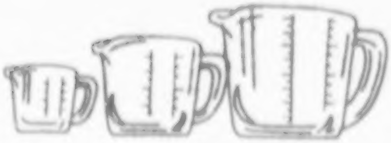
FIGURE 1



- Liquid measuring cups

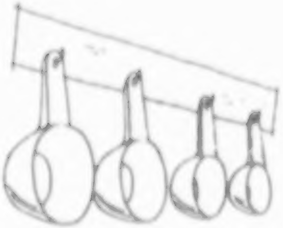
  NOTE: The rim at the top of the cup prevents spillage.

  FIGURE 2



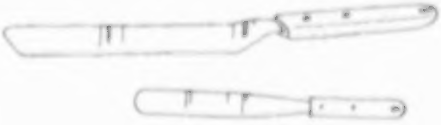
- Nested or graduated dry measuring cups

  FIGURE 3



- Straight-edged spatula (large or small)

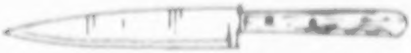
  FIGURE 4



CUTTING AND CHOPPING TOOLS (Figures 5 through 14)

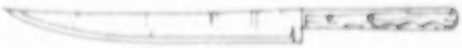
- French or chef's knife

FIGURE 5



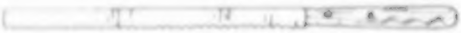
- Butcher knife

FIGURE 6



- Bread knife

FIGURE 7



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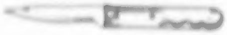
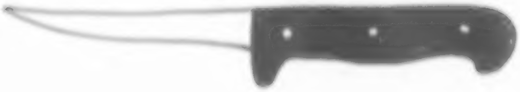
- Paring knife

FIGURE 8



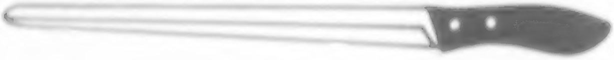
- Boning knife

FIGURE 9



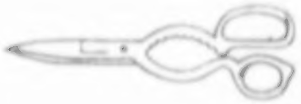
- Slicing knife

FIGURE 10



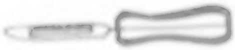
- Kitchen shears

FIGURE 11



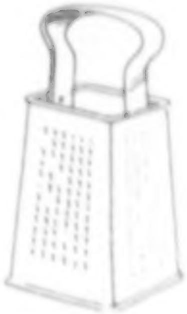
- Peeler

FIGURE 12



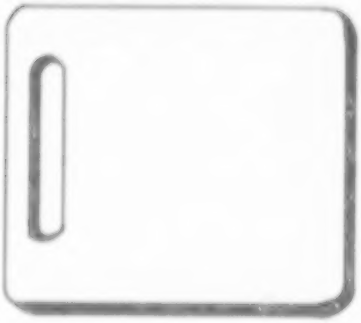
- Grater

FIGURE 13



- Cutting board

FIGURE 14



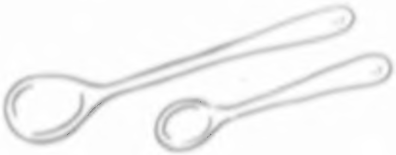
CAUTION: A wooden cutting board should not be used. Use a sanitized cutting board made of a nonporous material.

MIXING AND FOOD MOVING TOOLS

(Figures 15 through 23)

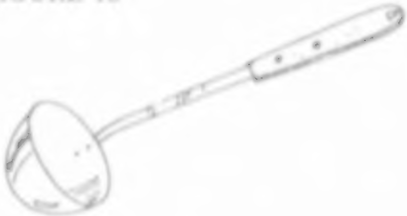
- Mixing spoons

FIGURE 15



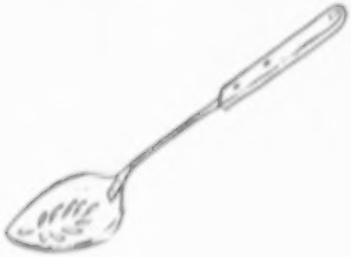
- Ladle

FIGURE 16



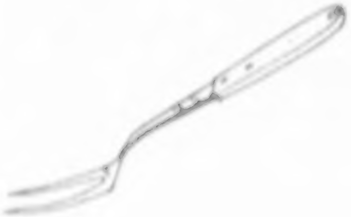
- Slotted spoon

FIGURE 17



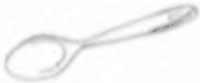
- Two-tined fork (small or large)

FIGURE 18



- Cooking spoon

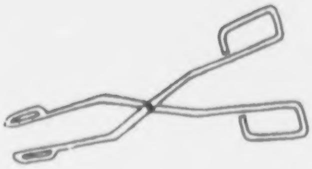
FIGURE 19



1341

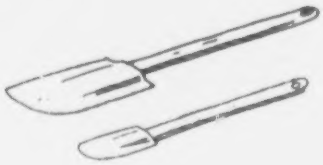
- Tongs

FIGURE 20



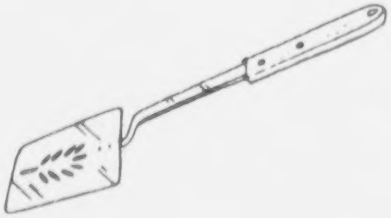
- Rubber scrapers

FIGURE 21



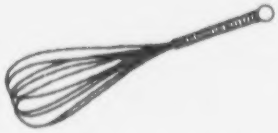
- Turner

FIGURE 22



- Wire whisk or wire whip

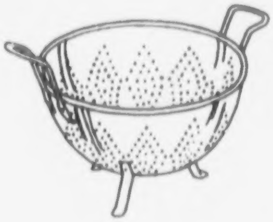
FIGURE 23



DRAINING, STRAINING, AND SIFTING TOOLS
(Figures 24 through 26)

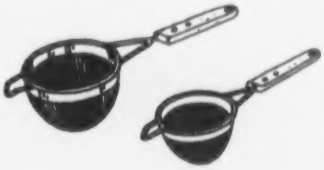
- Colander

FIGURE 24



- Strainer or sieve

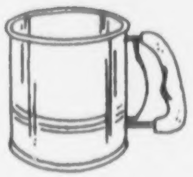
FIGURE 25



1343

- Flour sifter

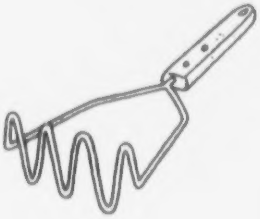
FIGURE 26



MISCELLANEOUS PREPARATION TOOLS
(Figures 27 through 38)

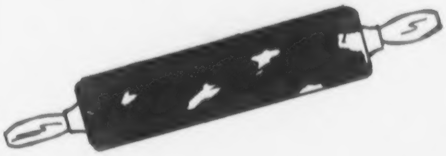
- Potato masher

FIGURE 27



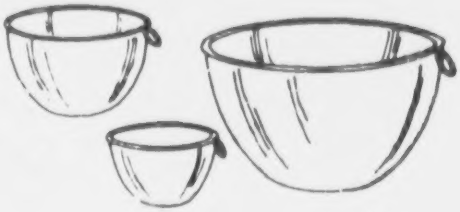
- Rolling pin

FIGURE 28



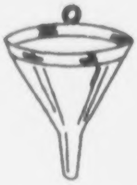
- Mixing bowls

FIGURE 29



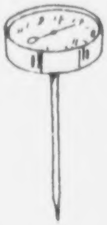
- Funnel

FIGURE 30



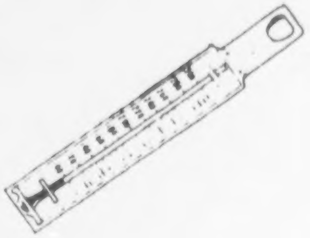
- Meat thermometer

FIGURE 31



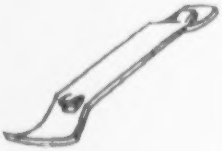
- Deep-fat/candy thermometer

  FIGURE 32



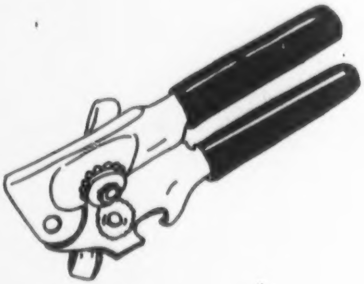
- Bottle opener

  FIGURE 33



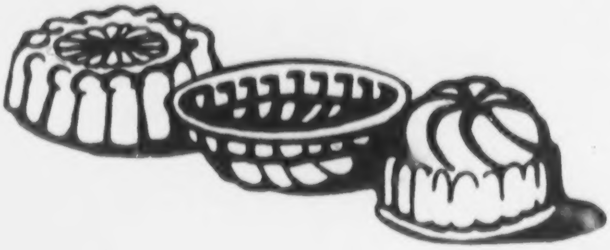
- Can opener

  FIGURE 34



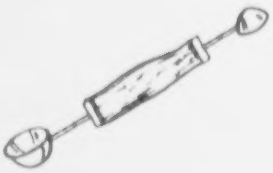
- Molds

FIGURE 35



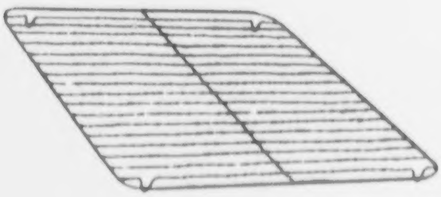
- Melon ball cutter

FIGURE 36



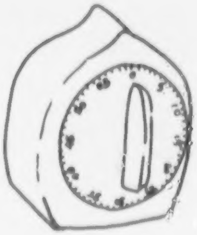
- Wire cooling rack

FIGURE 37



- Timer

  FIGURE 38

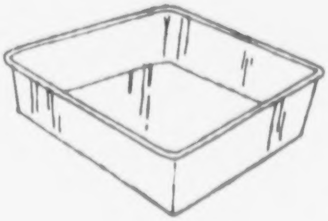


BAKING AND OVEN UTENSILS (Figures 39 through 48)

- Cake pans

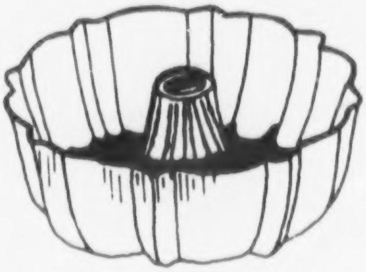
  NOTE: Cake pans are available in different sizes and shapes such as square, rectangular, and round.

  FIGURE 39



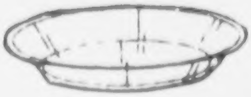
- Bundt pan

  FIGURE 40



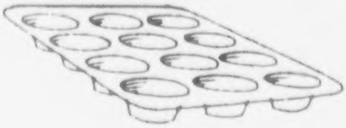
- Pie pan

FIGURE 41



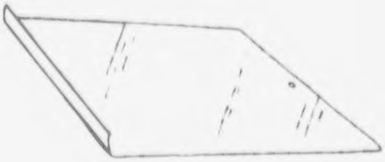
- Muffin pan

FIGURE 42



- Cookie sheet

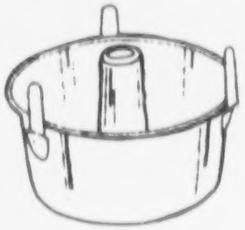
FIGURE 43



1349

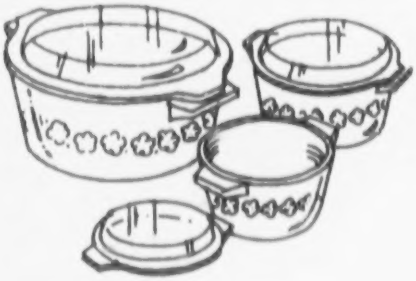
- Angel food cake pan

FIGURE 44



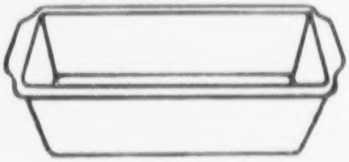
- Casserole dishes

FIGURE 45



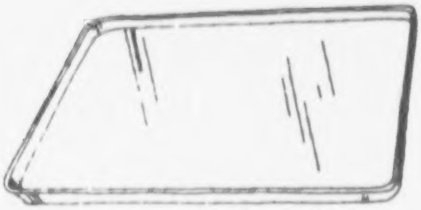
- Loaf pan

FIGURE 46



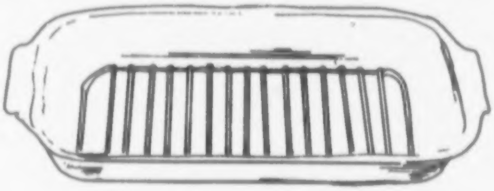
- Jelly-roll pan

FIGURE 47



- Roasting pan with rack

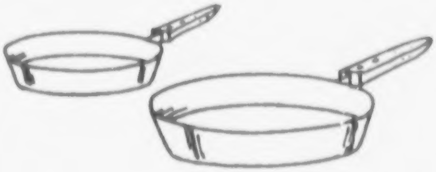
FIGURE 48



RANGE-TOP COOKING UTENSILS (Figures 49 through 55)

- Frying pans or skillets

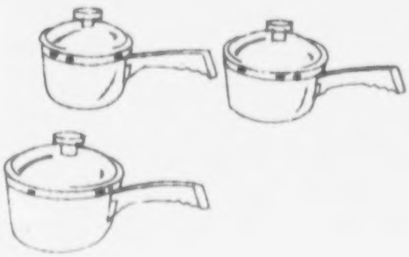
FIGURE 49



1351

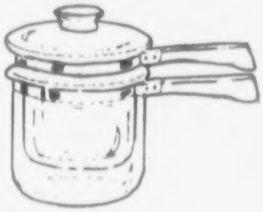
- Saucepans with lids

FIGURE 50



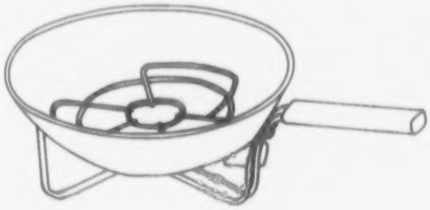
- Double boiler

FIGURE 51



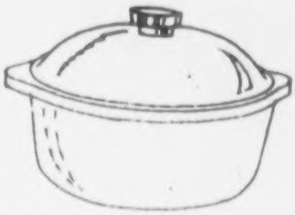
- Wok

FIGURE 52



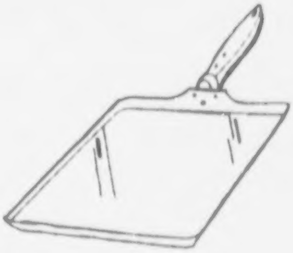
- Dutch oven

FIGURE 53



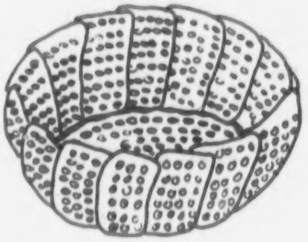
- Griddle

FIGURE 54



- Steamer

FIGURE 55

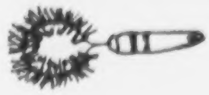


1353

CLEANING UTENSILS AND TOOLS (Figures 56 through 59)

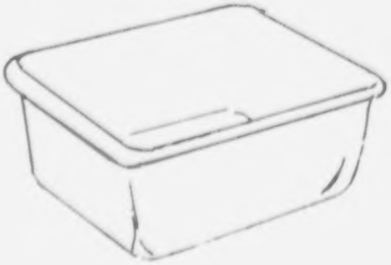
- Vegetable brush

FIGURE 56



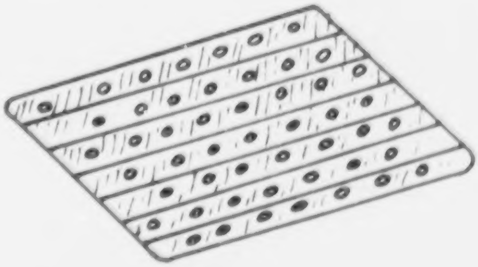
- Dish pan

FIGURE 57



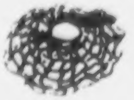
- Sink liner

FIGURE 58



- Scouring pad

FIGURE 59



1354

OBJECTIVE 3

List principles of utensil storage.

Keeping utensils where they can easily be found saves time and energy. Principles of proper utensil storage include the following:

- Group supplies into appropriate work centers.

  EXAMPLE: Store measuring spoons in food preparation center.

- Store items where they are first used.
- Store items of frequent use in places which are easy to see.
- Store items in locations that are easy to reach.

  NOTE: To determine a comfortable reach, bend elbow and draw an imaginary circle with one hand in the air. Items of frequent use should not be stored where they can be reached only by stretching or stooping.

- Stack like items.

  EXAMPLES: Plates, bowls, saucers

- Utilize storage equipment that increases existing space.

  EXAMPLES: Stackable bins or shelves, sliding shelves, plate racks, drawer dividers

OBJECTIVE 4

Arrange in order the steps for measuring ingredients accurately.

Ingredients must be measured accurately each time to ensure a successful food product. Proper utensils and techniques should be used consistently.

Steps for measuring dry ingredients

1. Scoop or spoon ingredient lightly into the correct size measuring cup.

   NOTE: Do not pack ingredient down unless specified in the recipe.

2. Level off the ingredient with a straight-edged spatula or knife. Do not use the extra amount scraped off.

   NOTE: If a recipe calls for sifted flour, sift before measuring. Flour can be purchased pre-sifted. Brown sugar must be packed solidly so when it is turned out it will hold the shape of the cup. Powdered sugar should always be sifted first.

Steps for measuring liquids

NOTE: Oils may be measured the same way as liquids.

1. Place the liquid measuring cup on a level surface.

2. Pour liquid to the correct measurement mark.

3. Check the liquid at eye level.

   NOTE: Picking up the cup to check it or looking down at it can give an inaccurate measurement.

Steps for measuring fats

- Water displacement method

  1. Fill a liquid measuring cup with cool water.

  2. Pour off the exact amount of water equivalent to the amount of solid fat to be measured.

     EXAMPLE: If 1/4 cup of solid fat is to be measured, pour off 1/4 cup of water.

  3. Spoon solid fat into measured water until water level reaches the one cup mark.

  4. Remove the fat.

- Dry measuring cup method

  1. Spoon solid fat into a dry measuring cup and pack firmly.

  2. Fill cup slightly more than full, and level off with a straight-edged spatula.

     NOTE: Sticks of butter or margarine may be measured most easily by cutting off the amount desired according to measurement marks on the package.

1356

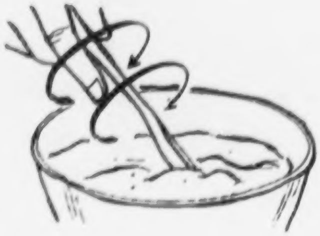
OBJECTIVE 5

Match mixing techniques to their correct descriptions.

Every cook should be familiar with common mixing techniques. These techniques and their descriptions include the following:

- **Beat**—Mix with an over-and-over motion. (Figure 60)

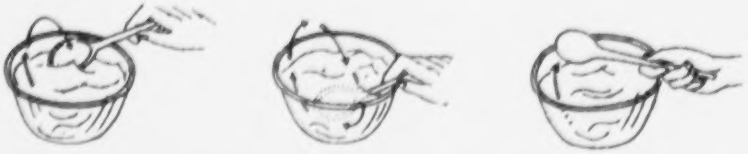
  FIGURE 60



- **Blend**—Mix two or more ingredients until well combined.
- **Combine**—Mix two or more ingredients together.
- **Cream**—Mix one or more foods together until soft, smooth, and light.
- **Cut in**—Mix fat evenly throughout dry ingredients using a pastry blender or two knives in a scissor-like motion.
- **Fold in**—Combine two mixtures by cutting down through the mixture, around the bottom, back up to near surface, and turning over until well mixed. (Figure 61)

  NOTE: This is usually used when combining delicate mixtures such as batter and beaten egg whites.

  FIGURE 61

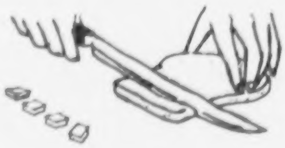


- **Sift**—Put dry ingredients through a fine sieve.
- **Stir**—Mix ingredients in a circular motion using a spoon.
- **Toss**—Tumble ingredients lightly with a spoon or a fork.
- **Whip**—Beat rapidly to incorporate air and increase volume.

OBJECTIVE 6 **Complete sentences which describe techniques of cutting food.**

- **Chop**—Cut food into small pieces.
- **Cube**—Cut food into small squares about 1/2 inch square in size. (Figure 62)

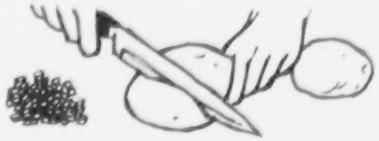
FIGURE 62



- **Dice**—Cut food into small cubes. (Figure 63)

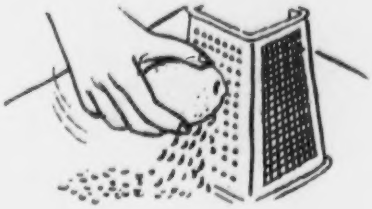
NOTE: Diced food should be smaller than those cubed, approximately 1/4 inch square.

FIGURE 63



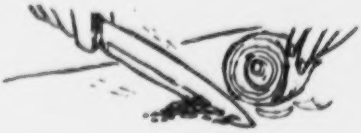
- **Grate**—Rub food through the blades of a grater to make small particles. (Figure 64)

FIGURE 64



- **Mince**—Cut food into very small pieces. (Figure 65)

FIGURE 65



- **Pare**—Cut off a thin layer of peel using a knife or vegetable peeler.

  NOTE: Cut away the smallest amount possible to save nutrients found in the peel.

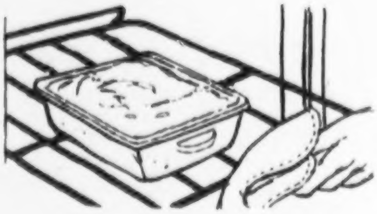
- **Peel**—Pull away skin or covering of certain fruits and vegetables.

- **Shred**—Tear or cut food into long pieces.

OBJECTIVE 7 **Match cooking techniques to their correct descriptions.**

- **Bake**—Cook in an oven in a pan with dry heat. (Figure 66)

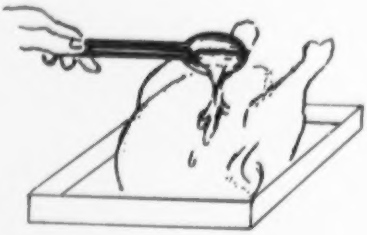
  FIGURE 66



- **Baste**—Brush or pour liquid over food while cooking to aid flavor and prevent food from drying out. (Figure 67)

  EXAMPLES: Meat drippings, sauces, fruit juices, syrups, melted fat

  FIGURE 67



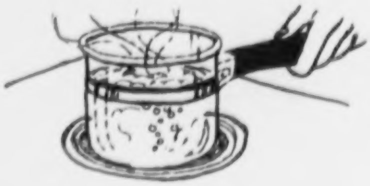
- **Barbecue**—Roast meat or poultry slowly over coals on a spit or in the oven, basting it often with sauce.

  NOTE: A spit is a slender, pointed rod used to hold meat when cooking.

- **Boil**—Cook in liquid in which bubbles rise up continuously and break the surface of the liquid; steam is produced when the bubbles break. (Figure 68)

  NOTE: The temperature at which water normally boils is 212°F (100°C).

  FIGURE 68



- **Braise**—Cook meat or poultry slowly in a covered pan with some liquid.
- **Bread**—Cover a food with fine bread, cracker, or cereal crumbs.

  NOTE: Food may be dipped in an egg-milk mixture before being coated.
- **Broil**—Cook directly under heat or over coals.
- **Brown**—Turn surface of food brown by baking, broiling, or frying.
- **Chill**—Remove heat from food by placing it in the refrigerator until completely cold.
- **Cool**—Let heated food stand at room temperature until it reaches room temperature.
- **Deep-fat frying**—Fry in fat that completely covers the food.

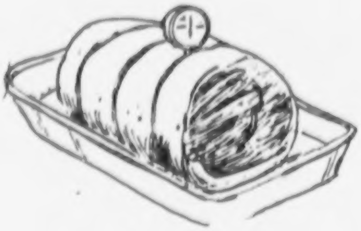
  CAUTION: Avoid splattering grease, which can start a grease fire or burn a person.
- **Dilute**—Add water to another liquid.
- **Drain**—Pour off liquid.

- **Freeze**—Lower the temperature of food to below 32°F (0°C).
- **Fry**—Cook in hot fat.
- **Grease**—Rub surface with fat or oil.
- **Garnish**—Add decorative touches to foods.

  EXAMPLES: Carrot curls, parsley sprigs, grated cheese, radish accordions, citrus cartwheels, grated chocolate

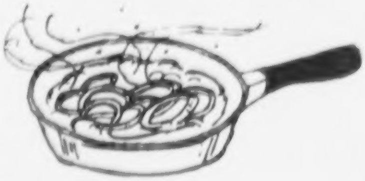
- **Marinate**—Let food soak in a prepared mixture for a certain length of time to tenderize or add flavor.
- **Preheat**—Heat cooking appliance to a desired temperature before cooking.
- **Roast**—Cook meat or poultry in dry heat, uncovered, in the oven. (Figure 69)

  FIGURE 69



- **Saute**—Cook over direct heat, uncovered, in a small amount of fat, butter, or oil. (Figure 70)

  FIGURE 70



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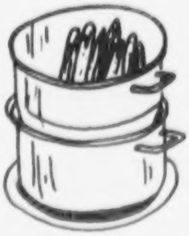
- **Simmer**—Cook food in liquid that does not reach the boiling stage.

- **Steam**—Cook over boiling water, with steam actually cooking the food. (Figure 71)

  NOTE: Hold food out of water with a steaming rack or colander.

  FIGURE 71



- **Stew**—Cook at a low temperature over a long period of time in a large amount of liquid.

- **Stir-fry**—Cook quickly in a small amount of fat with a very hot pan.

- **Toast**—Brown in toaster or oven.

OBJECTIVE 8 **Write recipe abbreviations for measures, weights, times, and sizes.**

To understand recipes and to save time, it is important to learn the following abbreviations commonly used in recipes.

NOTE: An abbreviation is a shortened form of a word.

- **Teaspoon** - tsp. or t.
- **Tablespoon** - tbsp. or T.
- **Cup** - c.
- **Pint** - pt.
- **Quart** - qt.

- **Gallon** - gal.
- **Pound** - lb.
- **Ounce** - oz.
- **Degrees Fahrenheit** - °F
- **Minute** - min.
- **Hour** - hr.
- **Second** - sec.
- **Few grains** - f.g.
- **Square** - sq.
- **Inch** - in.
- **Dozen** - doz.

OBJECTIVE 9

Match common household measures used in recipes to their equivalents.

Various recipes state household measures in different forms. Some may list ingredients according to how many cups are needed, while others may use pounds as a measurement. There are various measurements used to calculate equivalents; equivalents of *common* household measures include the following:

- 1 tablespoon = 3 teaspoons or 1/2 fluid ounce
- 1/8 cup = 2 tablespoons or 1 fluid ounce
- 1/4 cup = 4 tablespoons
- 1/3 cup = 5 1/3 tablespoons or 5 tablespoons + 1 teaspoon
- 1/2 cup = 8 tablespoons
- 2/3 cup = 10 2/3 tablespoons
- 3/4 cup = 12 tablespoons
- 1 cup = 16 tablespoons or 8 fluid ounces

- 1 pint = 2 cups
- 1 quart = 2 pints
- 1 gallon = 4 quarts
- 1/4 pound = 4 ounces
- 1/2 pound = 8 ounces
- 1 pound = 16 ounces
- 2 pounds = 32 ounces

OBJECTIVE 10 **Select from a list the steps for successful use of a recipe.**

Recipes take the uncertainty out of preparing dishes. In order to ensure success each time a recipe is used, the following steps should be practiced.

- Read carefully through the entire recipe.
- Become familiar with terms and methods called for in the recipe.
- Check to make sure all the necessary ingredients and utensils are available.

  NOTE: If necessary, make decisions on appropriate substitutions of ingredients or utensils.
- Assemble all ingredients and utensils within reach of work area.
- Complete preliminary preparations.

  EXAMPLES: Slicing bananas, melting chocolate
- Measure ingredients accurately and consistently.
- Follow the mixing directions.
- Follow the cooking or baking directions.
- Evaluate the finished product, and record any notes or changes.

ACTIVITY SHEET 1 | **FOOD PREPARATION** | **F III**

NAME ________________________________

CALCULATE COSTS OF BASIC KITCHEN SUPPLIES

INTRODUCTION

Today there is a wide assortment of kitchen supplies to choose from. Beginning cooks need to determine what basic tools are most necessary. An important consideration is the cost of the tool in relation to its frequency of use.

DIRECTIONS

Part I

Write an "X" in the blank next to each of the kitchen supplies that you believe are most necessary when beginning to set up a kitchen. Blank lines are provided for additional items.

______ Aluminum foil
______ Barbecue utensils
______ Brass trivets
______ Butcher knife
______ Can opener
______ Chef's knife
______ Colander
______ Coffee maker
______ Cookie sheet
______ Crock pot
______ Covered dutch oven
______ Dish towels
______ Electric mixer
______ Electric pasta maker
______ Electric skillet
______ Electric wok
______ Funnel
______ Flour sifter
______ Glass pie pan
______ Grater
______ Griddle
______ 9-inch skillet
______ 12-inch skillet
______ Large mixing bowl
______ Loaf pan
______ Kitchen shears
______ Measuring cups
______ Measuring spoons
______ Microwave bacon cooker
______ Mini muffin pan
______ Paper towels
______ Paring knife
______ Pastry brush
______ Pizza cutter
______ Pot holder
______ Potato masher
______ 2-qt. glass casserole dish
______ 2-qt. square pan
______ Roasting pan
______ Rolling pin
______ Rubber spatula
______ Spoon ladle
______ Square baking pan
______ Strainer
______ Taco holder
______ Tongs
______ Vegetable peeler
______ Vegetable steamer
______ Wire whisk
______ Wooden spoon

Other

Part II

Find the cost of each supply item with an "X" beside it. Answer the following questions in the spaces provided.

1. What was the total cost of the supplies necessary to set up a kitchen?

2. List the factors considered in deciding which supplies were the most necessary.

3. List ways to save money when purchasing kitchen supplies.

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ACTIVITY SHEET 2

FOOD PREPARATION

F III

NAME ______________________________

A TIME-WORK PLAN

INTRODUCTION

The steps in meal planning include the following:

1. Make menu selections.
2. Choose a recipe.
3. Prepare a shopping list.
4. Figure out the time and sequence necessary to prepare the meal.

A controlled use of time and energy is of vital importance. A time-work plan should specifically point out what task is to be accomplished at what time. All time-work plans should include the following lists: food being prepared, required utensils and cookware, total preparation time, and other preparation activities.

NOTE: To schedule preparation activities, decide what time the meal should be served. To decide what time to begin preparations, subtract the time needed to prepare each dish from the meal time. Begin with the one that takes the longest time. End with the one that takes the shortest time.

DIRECTIONS

Choose a menu, and use the time-work plan example as a guide in preparing a personal time-work plan. Write the plan on the sheet provided.

SAMPLE TIME-WORK PLAN

Meal to be served at 6:30 p.m.

Food	Utensils and Cookware	Preparation Time	Cooking Time	Total Time
Roast	Oblong roasting pan	10 min.	90 min.	100 min.
Potatoes	Vegetable brush and aluminum	10 min.	70 min.	80 min.
Green Beans	2 qt. sauce pan	5 min.	15 min.	20 min.
Fruit Salad	Large salad bowl, paring knife, and mixing spoon	30 min.		30 min.
Cresent Dinner Rolls	Cookie sheet	5 min.	10 min.	15 min.
Tea	Tea pot		7 min.	7 min.

Order of Preparation Activities and Beginning Times

4:45 p.m. — Season roast and add onion soup mix. Fill water in roasting pan to water level. Place in oven.

4:55 — Scrub potatoes, wrap in aluminum foil and place in oven.

5:05 — Wash fruit and cut into sections. Place in bowl then place in refrigerator.

6:00 — Place beans in sauce pan. Heat and serve.

6:05 — Roll dough into cresent shape and place on ungreased cookie sheet. Bake in oven.

6:10 — Heat water in teapot and add tea.

6:20 — Set table and pour tea into glasses.

TIME-WORK PLAN

Meal to be served at ____________________

Food	Utensils and Cookware	Preparation Time	Cooking Time	Total Time	Order of Preparation Activities and Beginning Times

ASSIGNMENT SHEET 1

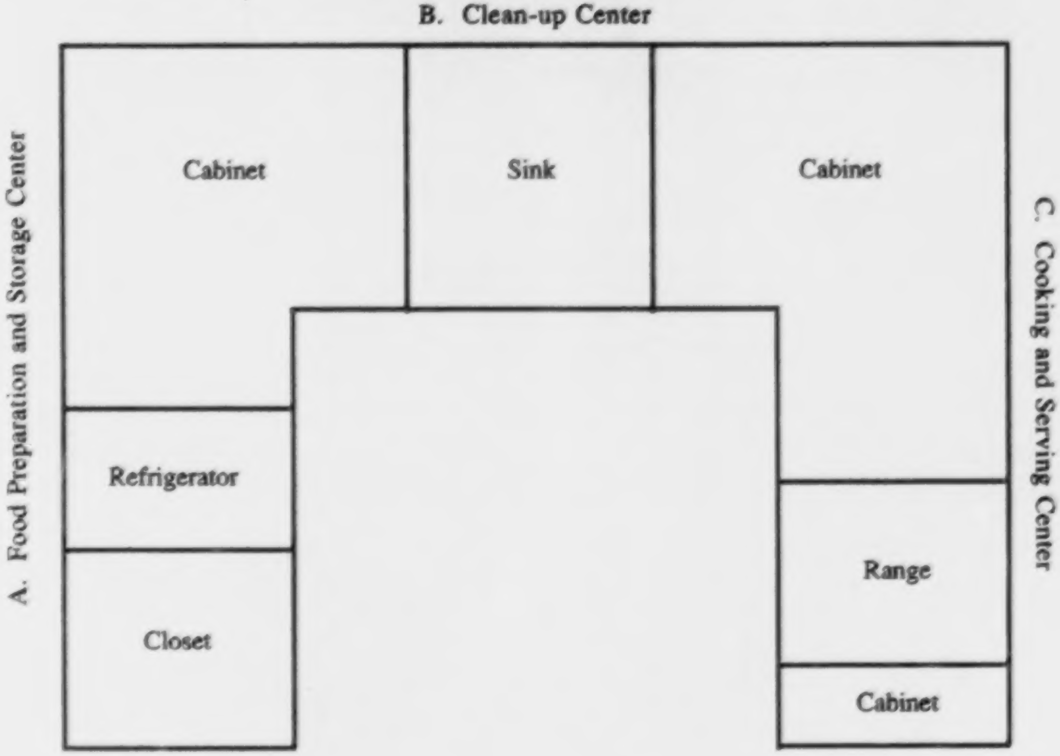
FOOD PREPARATION

F III

NAME ______________________________ SCORE ________

OBJECTIVE 11 **Plan storage for utensils and tools.**

INTRODUCTION To save time and increase productivity, utensils and tools should be grouped into work centers and stored within these center areas. The following diagram illustrates the three basic kitchen work centers.


B. Clean-up Center
A. Food Preparation and Storage Center
C. Cooking and Serving Center
Cabinet
Sink
Cabinet
Refrigerator
Closet
Range
Cabinet

DIRECTIONS For each kitchen utensil or tool listed below place the letter of its work area in the space provided. Refer to the illustrated work areas for letters.

____ 1. Pot lids
____ 2. Dish pan
____ 3. Measuring cups
____ 4. Rolling pin
____ 5. Flour sifter
____ 6 Dinner plates
____ 7. 12-inch skillet
____ 8. Rubber spatula
____ 9. Cutting board
____ 10. Pot holder
____ 11. Tongs
____ 12. Cooking fork
____ 13. Cooling rack
____ 14. Egg beater
____ 15. Steak knives
____ 16. Coffee mugs
____ 17. Can opener
____ 18. Meat platter
____ 19. Chef's knife
____ 20. Strainer
____ 21. Mixing bowl
____ 22. Electric skillet
____ 23. Mixing spoon
____ 24. Dishcloth
____ 25. Wire whisk
____ 26. Paring knife
____ 27. Square baking pan
____ 28. Crock pot
____ 29. Griddle
____ 30. Measuring spoons
____ 31. Scouring pad
____ 32. Silverware
____ 33. Spoon ladle
____ 34. Butcher knife
____ 35. 1-quart sauce pan
____ 36. Pizza cutter
____ 37. Electric mixer
____ 38. Grater
____ 39. Muffin pan
____ 40. Flour scoops
____ 41. Potato masher
____ 42. Pastry blender
____ 43. Rectangular baking pan
____ 44. Loaf pan
____ 45. Dish towels
____ 46. Cookie sheet
____ 47. 2-qt. casserole dish
____ 48. Pie plate
____ 49. Cleansers
____ 50. Coffee maker

ASSIGNMENT SHEET 2

FOOD PREPARATION

NAME ______________________________ SCORE _______

OBJECTIVE 12 **Evaluate recipes.**

INTRODUCTION

A recipe makes it possible for the cook to make a dish that tastes the same each time it is prepared. Carefully selecting a recipe can save time, food, money, and energy. A good standardized recipe should include the following:

- Name of dish
- Number of servings or yield of the recipe
- A complete list of ingredients and their exact amounts in order of usage
- Step-by-step specific instructions

  NOTE: Short, simple sentences in logical order are preferable.
- Kind of cookware and size
- Specific cooking time
- Specific cooking temperature
- Any special instructions concerning the product's appearance or serving procedure

  EXAMPLES: Garnishes necessary, serve immediately, knife comes out clean when done

DIRECTIONS

Use the information above to examine the following recipes. After examination, evaluate recipes based on the information given above. Answer questions that follow in the spaces provided.

RECIPE #1

PEPPERY CHICKEN POSOLE

2 whole chicken breasts, skinned and boned
1 tsp. ground cumin
1/2 tsp. salt
1 large onion, coarsely chopped
2 cloves garlic, minced
1 tbsp. vegetable oil
4 c. chicken broth (or two 14 oz. cans)
1 (14 1/2 oz.) can white hominy
3/4 c. picante sauce
1 tbsp. flour
1 tbsp. water

Cut chicken into 1/2 inch pieces; sprinkle with cumin, oregano, and salt. Cook chicken, onion, and garlic in oil in large saucepan until chicken loses its pink color. Add broth, hominy, and picante sauce. Bring to a boil; reduce heat. Cover and simmer for 15 minutes.

Mix together flour and water; stir into soup. Cook, uncovered, for 5 minutes, stirring occasionally. Makes 6 to 8 servings.

RECIPE #2

CHICKEN AND RICE

Grease casserole.

Add:

1 c. rice, scattered
Pimento
Onion, sliced
Celery
1 can chicken or cream of mushroom soup
1 can water

Lay cut up and skinned chicken on top. Season with salt and pepper. Dot with butter. Close tightly with lid or foil. Cook at 325° for 1 1/2 to 2 hours.

Used with permission of Cookbook Publishers, Inc., Olathe, Kansas, 1989.

1. Which recipe is written more complete, recipe #1 or #2?

2. Explain why it is a more complete recipe.

3. List ways to improve the poorer written recipe.

4. Using improvements given in number 3, rewrite the recipe to make it more complete. Use the space below.

   NOTE: It is permissible to use estimated ingredient amounts and directions.

ASSIGNMENT SHEET 3

FOOD PREPARATION

F III

NAME ______________________________ SCORE ________

OBJECTIVE 13 **Convert recipes.**

INTRODUCTION

Sometimes one needs to serve a different number of people than the recipe calls for. In this case, the recipe must be converted or changed, to the yield desired; for example, the recipe calls for a yield of 10, and 20 people must be served. To convert means to change. When a recipe is converted, *each* ingredient must be changed in quantity. Either increase or decrease each ingredient the same amount that the yield needs to be increased or decreased. Converting may be done automatically when doubling a recipe or halving a recipe, but when decreasing to odd numbered yields it becomes more difficult. A knowledge of common equivalent measurements is vital. This knowledge can save time and energy.

To **halve** a recipe, use exactly one-half the amount of each ingredient.

EXAMPLES: One-half of 1/4 cup = 1/8 cup or 2 tablespoons; one-half of 3 tablespoons = 1 1/2 tablespoons

NOTE: If the divided recipe calls for less than one egg, beat a whole egg. Using a tablespoon, divide the beaten egg evenly into two custard or tea cups.

To **double** a recipe, use exactly twice the amount of each ingredient.

EXAMPLES: Double 1/4 cup = 1/2 cup or 8 tablespoons; double 3 tablespoons = 6 tablespoons or 1/4 cup + 2 tablespoons

NOTE: When converting recipes, always write down the increased or decreased version and double-check the arithmetic. If a recipe does not divide evenly, it may be made in whole and part of it frozen for later. Remember to change cooking time and pan size to accommodate yield change.

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DIRECTIONS

Using the information in Objective 9 as a guide, change the ingredient amounts as directed in each question. Express ingredient amounts in the most convenient and appropriate units of measurement.

1. Increase each of the following ingredients to accommodate a yield change from 10 servings to 20 servings.

   a. 2 pt. canned apples = ____________________

   b. 4 oz. cheese = ____________________

   c. 4 qt. milk = ____________________

   d. 8 tbsp. flour = ____________________

2. Decrease the following ingredients to accommodate a yield change from 8 servings to 4 servings.

   a. 4 tbsp. butter flavoring = ____________________

   b. 1 gal. ice cream = ____________________

   c. 2 t. vanilla = ____________________

   d. 3 gal. water = ____________________

3. The following ingredient list for baked cheese fondue makes 4 servings. Adjust the ingredients to make 2 and 12 servings.

BAKED CHEESE FONDUE

1 cup soft bread crumbs
1 cup grated American cheese
1 tablespoon margarine, melted
1/2 teaspoon salt
3 eggs, separated
1 cup milk

Ingredient	2 servings	12 servings
bread crumbs	a. __________	g. __________
cheese	b. __________	h. __________
margarine	c. __________	i. __________
salt	d. __________	j. __________
eggs	e. __________	k. __________
milk	f. __________	l. __________

ASSIGNMENT ANSWERS

FOOD PREPARATION

F III

ASSIGNMENT SHEET 1

1. c
2. b
3. a
4. a
5. a
6. c
7. c
8. a
9. a
10. c
11. c
12. c
13. c
14. a
15. c
16. c
17. a
18. c
19. a
20. a
21. a
22. c
23. a
24. b
25 a
26. a
27. c
28. c
29. c
30. a
31. b
32. c
33. c
34. a
35. c
36. c
37. a
38. a
39. c
40. a
41. a
42. a
43. c
44. c
45. b
46. c
47. c
48. c
49. b
50. c

ASSIGNMENT SHEET 2

1. Recipe #1
2. Answers may vary but could include:
   - All ingredients listed with exact amounts provided
   - Easy directions
   - Logical steps provided
   - Cooking time provided
   - Concise directions

3. Possible answers include:

   - Provide an exact yield
   - Give exact ingredient amounts
   - More detailed instructions
   - Exact baking time

4. Example of a possible answer:

CHICKEN AND RICE

Grease casserole with shortening

Add:

1 c. rice
1 c. pimento, chopped
2 small onions, sliced
3/4 c. celery, chopped
1 16 oz. can of chicken soup
2 c. water
1/8 tsp. salt
1/8 tsp. pepper
1 tbsp. butter

Cut up and skin one whole chicken. Scatter the rice in the casserole dish. Place remaining ingredients in casserole dish with chicken on top. Season with salt and pepper. Add butter. Close tightly with lid or foil. Cook at 325°F for 2 hours. Yields 6-8 servings.

ASSIGNMENT SHEET 3

1. a. 2 quarts apples

   b. 1/2 pound cheese

   c. 2 gallons milk

   d. 1 cup flour

2. a. 2 tablespoons butter flavoring

   b. 1/2 gallon ice cream

   c. 1 teaspoon vanilla

   d. 1 1/2 gallons water

3. a. 1/2 cup soft bread crumbs
   b. 1/2 cup grated American cheese
   c. 1 1/2 teaspoons margarine, melted or 1/2 tablespoon
   d. 1/4 teaspoon salt
   e. 1 1/2 eggs, separated
   f. 1/2 cup milk
   g. 3 cups soft bread crumbs
   h. 3 cups grated American cheese
   i. 3 tablespoons margarine, melted
   j. 1 1/2 teaspoons salt
   k. 9 eggs, separated
   l. 3 cups milk

JOB SHEET 1 — FOOD PREPARATION — F III

OBJECTIVE 14

Prepare a food product using a recipe.

INTRODUCTION

As stated in Section F, Unit II, all cooks should follow safety guidelines while in the kitchen. Use utensils and tools appropriately when preparing the following recipe.

EQUIPMENT AND SUPPLIES

- Strainer
- 12 x 7 1/2 x 2 inch baking dish
- Grater
- 2-quart saucepan (need 2)
- Mixing spoon
- Chef's knife or French knife
- Large mixing bowl
- Potholders
- Oven
- Dishwashing liquid
- Dish towel
- Dishcloth
- Sink

PROCEDURE

1. Read the following recipe very carefully.

POTLUCK VEGETABLE CASSEROLE

Reprinted from Better Homes and Gardens NEW Cookbook.

1 17-ounce can whole kernel corn
1 10-ounce package frozen cauliflower, cooked
1 10-ounce package frozen cut broccoli, cooked
1 4-ounce can sliced mushrooms
1 17-ounce can cream-style corn
2 cups shredded Swiss cheese
1 10 3/4-ounce can condensed cream of celery soup
2 tablespoons butter
1 1/2 cups soft rye or white bread crumbs

Drain whole kernel corn, cooked cauliflower, cooked broccoli, and mushrooms. Cut up large pieces of cauliflower. Combine cream-style corn, cheese, and soup. Fold in drained vegetables. Turn into a 12 x 7 1/2 x 2-inch baking dish. Melt butter; toss with crumbs. Sprinkle atop of mixture. Bake, uncovered, in a 375°F oven 30 to 35 minutes or till hot. Serves 12 to 15.

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2. Review recipe cooking terms in the Information Sheets.

3. Gather all the ingredients needed for the recipe.

   NOTE: Check to make sure enough of each ingredient is available.

4. Gather necessary utensils and tools.

5. Complete preliminary cooking preparations:

   a. Drain corn

   b. Cut up cauliflower

6. Measure ingredients to the exact amount called for.

   NOTE: Use the appropriate techniques as discussed in Objective 4.

7. Cook the cauliflower and broccoli according to package directions.

8. Follow the mixing directions.

9. Follow the baking directions.

10. Clean tools, utensils, and kitchen work area.

11. Return tools and utensils to proper storage places.

PRACTICAL TEST 1 — FOOD PREPARATION — F III

JOB SHEET 1

Prepare a food product using a recipe.

Student's name ______________________ Date __________

Evaluator's name ______________________ Attempt no. _____

Instructions: When ready to perform this task, ask the instructor to observe the procedure and complete this form. All items listed under "Process Evaluation" must receive a "Yes" for a student to receive an overall performance evaluation.

PROCESS EVALUATION

Evaluator note: Write a check mark in the "Yes" or "No" blanks to designate whether or not the student has satisfactorily achieved each step in this procedure. If the student is unable to achieve this competency, have the student review the materials and try again.

The student:	YES	NO
1. Read the recipe.	_____	_____
2. Reviewed cooking terms.	_____	_____
3. Gathered all ingredients.	_____	_____
4. Gathered utensils and tools.	_____	_____
5. Completed preliminary preparations.	_____	_____
6. Measured each ingredient correctly.	_____	_____
7. Cooked cauliflower and broccoli according to package directions.	_____	_____
8. Followed the mixing directions.	_____	_____
9. Followed the baking directions.	_____	_____
10. Cleaned tools, utensils, and work areas.	_____	_____
11. Returned tools and utensils to proper storage places.	_____	_____

EVALUATOR'S COMMENTS

____

____

____

PRODUCT EVALUATION

Evaluator note: Rate the student on the following criteria by circling the appropriate numbers. Each criterion must receive a rating of "3" or higher to demonstrate student mastery. (See performance evaluation key). A student who is unable to demonstrate mastery should review the material and submit another product for evaluation.

Criteria:

	4	3	2	1
Preparation	Read recipe, reviewed cooking terms, gathered ingredients, gathered utensils and tools, cut up cauliflower and drained corn	Read recipe, did not review cooking terms, gathered ingredients, gathered utensils and tools, cut up cauliflower and drained corn	Read recipe, reviewed cooking terms, did not gather ingredients, gathered utensils and tools, cut up cauliflower and drained corn	Read recipe, reviewed cooking terms, did not gather ingredients, did not gather utensils and tools, cut up cauliflower and drained corn
	4	3	2	1
Cooking	Measured ingredients correctly, cooked cauliflower and broccoli correctly, mixed ingredients properly, baked properly	Measured ingredients correctly, cooked cauliflower and broccoli correctly, did not mix ingredients properly, baked properly	Did not measure ingredients correctly, cooked cauliflower and broccoli correctly, mixed ingredients properly, baked properly	Did not measure ingredients correctly, cooked cauliflower and broccoli correctly, mixed ingredients properly, did not bake properly
	4	3	2	1
Cleaning	Cleaned tools, utensils, and work areas, returned utensils to proper storage areas	Cleaned tools, did not clean work area, cleaned utensils, returned tools and utensils to proper storage areas	Cleaned tools, utensils, and work area, did not return utensils and tools to proper storage areas	Cleaned tools and utensils, did not clean work area, did not return utensils and tools to proper storage areas

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EVALUATOR'S COMMENTS

____

____

____

AVERAGE RATING

Evaluator note: To obtain an average rating for the competency profile, total the designated points in "Product Evaluation" and divide by the total number of criteria. Circle the rating on the "Performance Evaluation Key" below.

PERFORMANCE EVALUATION KEY

4 - Skilled—Can perform job with no additional training

3 - Moderately skilled—Has performed job during training program; limited additional training may be required

2 - Limited skill—Has performed job during training program; additional training is required to develop skill

1 - Unskilled—Is familiar with process, but is unable to perform job

WRITTEN TEST | **FOOD PREPARATION** | **F III**

NAME ______________________ SCORE ______

OBJECTIVE 1

Match terms associated with food preparation to their correct definitions. Write the correct letters in the blanks.

____ 1. Method or manner of doing something

____ 2. End result of a recipe

____ 3. Number of servings that will result from a recipe

____ 4. One part of a mixture

____ 5. A useful tool in the kitchen

____ 6. A list of ingredients needed and a set of directions for preparing a food

____ 7. Hand instrument used in food preparation

a. Appliance

b. Cookware

c. Food product

d. Ingredient

e. Kitchen tool

f. Production

g. Recipe

h. Reference

i. Smorgasbord

j. Technique

k. Time schedule

l. Utensil

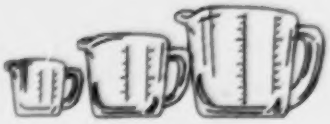
m. Whisk

n. Yield

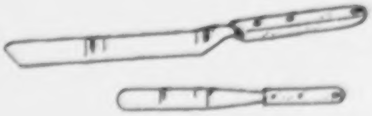
OBJECTIVE 2

Label basic kitchen utensils and tools. Write the correct names in the blanks.

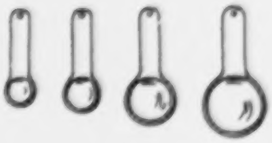
Measuring Tools



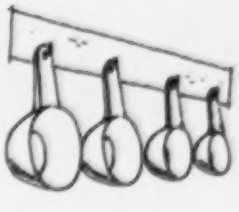
1. ________________



2. ________________

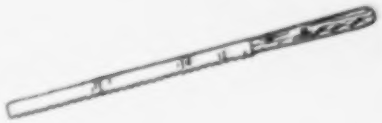


3. ________________

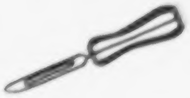


4.________________

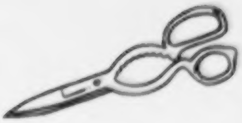
Cutting and chopping tools



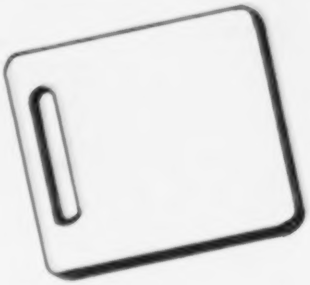
5.________________



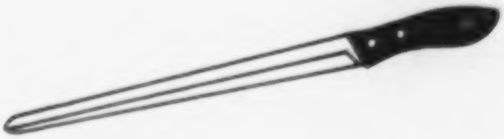
6.________________



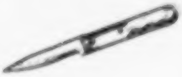
7. ______________



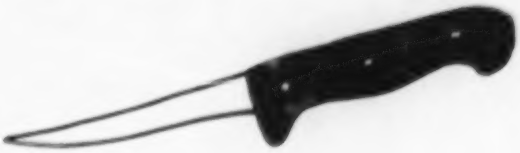
8. ______________



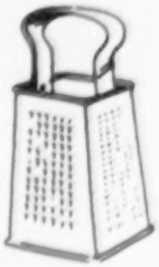
9. ______________



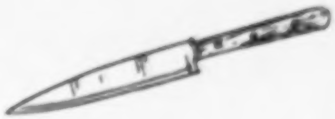
10.______________



11.______________



12.______________



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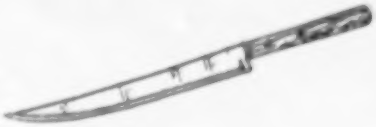

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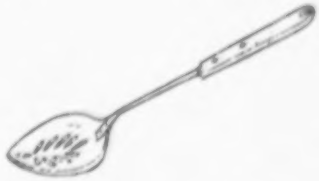
Mixing and food moving tools



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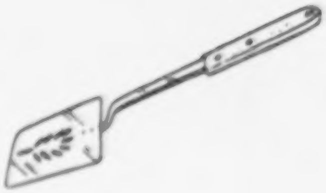

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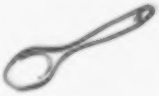

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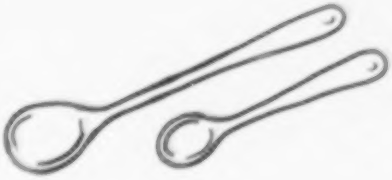

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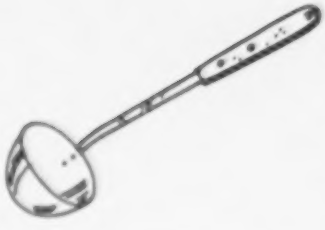

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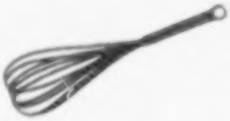

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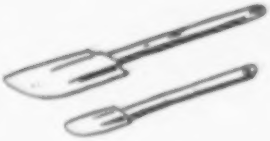

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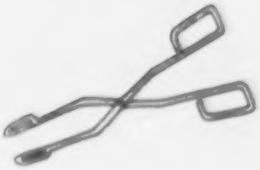

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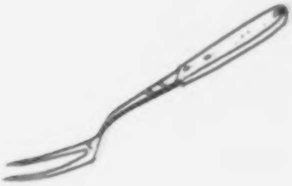

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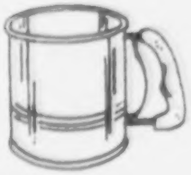
Draining, straining, and sifting tools



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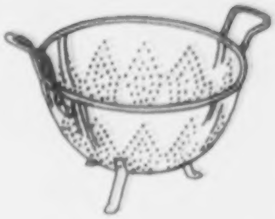

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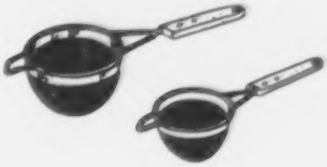

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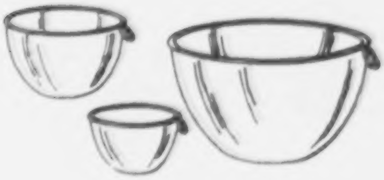
Miscellaneous preparation tools



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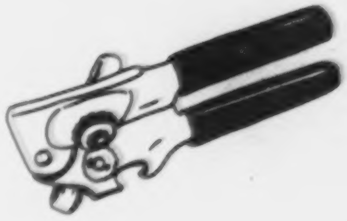

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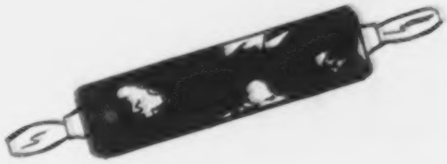

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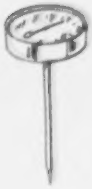

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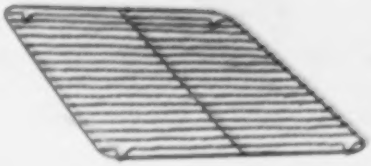

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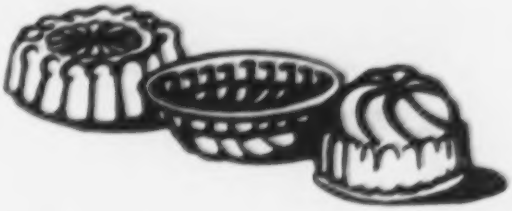

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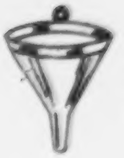

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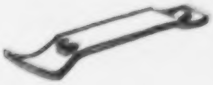

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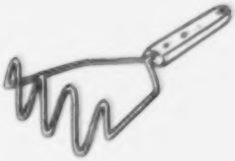

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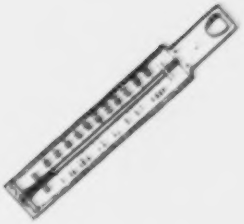

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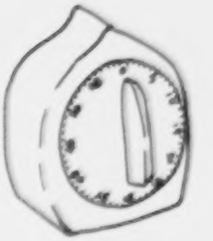
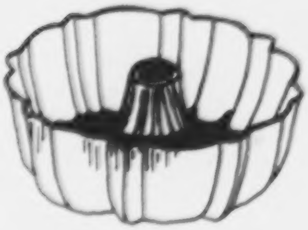


38. ______________

Baking and oven utensils



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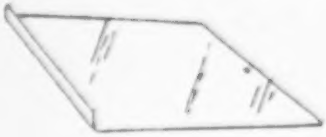

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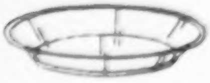

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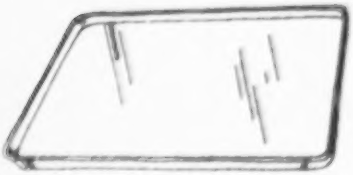

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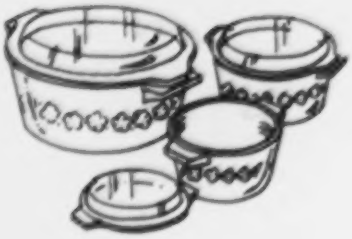

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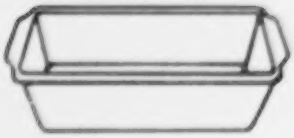

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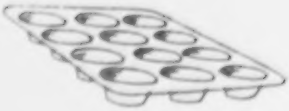

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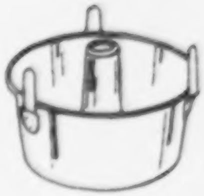

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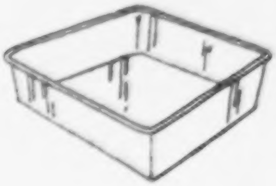

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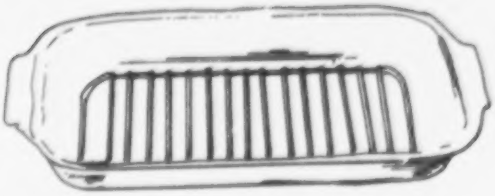
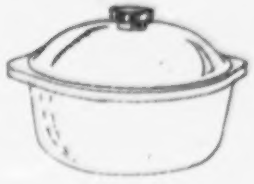


48.________________

Range-top cooking utensils



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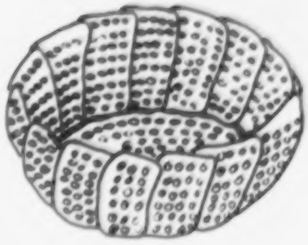

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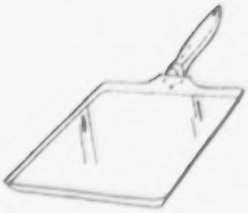

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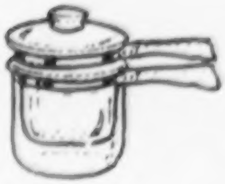

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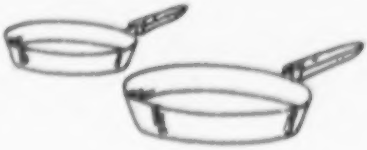

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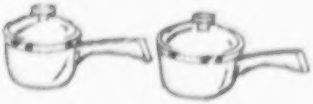

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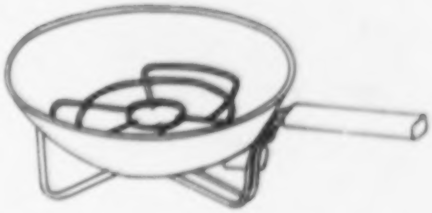
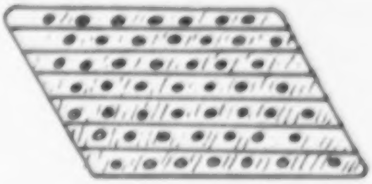


55. ______________

Cleaning utensils and tools



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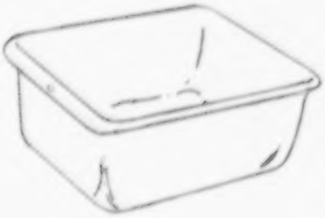

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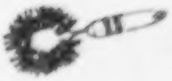

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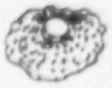

59.____________

OBJECTIVE 3 **List six principles of utensil storage.**

OBJECTIVE 4

Arrange in order the steps for measuring ingredients accurately. Write the correct numbers in the blanks.

1. Measuring dry ingredients

_____ a. Level off the ingredient with a straight-edged spatula or knife.

_____ b. Scoop ingredient lightly into the correct size measuring cup.

2. Measuring liquids

_____ a. Pour the liquid to the correct measurement mark.

_____ b. Check the liquid at eye level.

_____ c. Place the liquid measuring cup on a level surface.

3. Measuring fats – Water displacement method

_____ a. Fill a liquid measuring cup with cool water.

_____ b. Spoon solid fat into measured water until water level reaches the full one cup mark.

_____ c. Remove the fat.

_____ d. Pour off the exact amount of water equivalent to the amount of solid fat to be measured.

4. Measuring fats – Dry measuring cup method

_____ a. Spoon solid fat into dry measuring cup and pack firmly.

_____ b. Fill cup slightly more than full, and level off with a straight-edged spatula.

OBJECTIVE 5

Match mixing techniques to their correct descriptions. Write the correct letters in the blanks.

____ 1. Mix fat evenly throughout dry ingredients using a pastry blender or two knives in a scissor-like motion.

____ 2. Mix two or more ingredients together.

____ 3. Mix two or more ingredients until well combined.

____ 4. Mix one or more foods together until soft, smooth, and light.

____ 5. Combine two mixtures by cutting down through the mixture, around bottom, back up to near surface, and turning over until well mixed.

____ 6. Mix with an over-and-over motion.

____ 7. Beat rapidly to incorporate air and increase volume.

____ 8. Put dry ingredients through a fine sieve.

____ 9. Mix ingredients in a circular motion using a spoon.

____ 10. Tumble ingredients lightly with a spoon and or a fork.

a. Baste
b. Beat
c. Blend
d. Chill
e. Combine
f. Cream
g. Crumble
h. Cut in
j. Dredge
k. Fold in
l. Knead
m. Marinate
n. Sift
o. Skim
p. Stir
q. Toss
r. Whip

OBJECTIVE 6

Complete sentences which describe techniques of cutting food. Write the correct answers in the spaces provided.

1. To cube food cut food into small ________________ about 1/2 inch square in size.
2. To cut off a thin layer of peel using a knife or vegetable peeler is to______________ .
3. When food is chopped, the food is cut into _______________ ________________ .
4. The method of cutting food into very small pieces is called ________________ .

1410

5. Food is ________________ when it is torn or cut into long pieces.

6. _________________ is the method of cutting food into small cubes.

7. Another name for pulling away the outside skin or covering of certain fruits and vegetables is ________________ .

8. To ___________________ food means the food is rubbed through the blades on a grater to make small particles.

OBJECTIVE 7

Match cooking techniques to their correct descriptions. Write the correct letters in the blanks.

____1. Cook directly under heat or over coals.

____2. Cook in an oven in a pan with dry heat.

____3. Cook in hot fat.

____4. Heat cooking appliance to a desired temperature before cooking.

____5. Brown in toaster or oven.

____6. Remove heat from food by placing it in the refrigerator until completely cold.

____7. Rub surface with fat or oil.

____8. Cover a food with fine bread, cracker, or cereal crumbs.

____9. Pour off liquid.

___10. Cook meat or poultry in dry heat, uncovered, in the oven.

___11. Lower the temperature of food to below 32°F (0°C).

___12. Cook at a low temperature over a long period of time in a large amount of liquid.

a. Bake
b. Barbecue
c. Baste
d. Blend
e. Boil
f. Braise
g. Bread
h. Broil
i. Brown
j. Chill
k. Cool
l. Cut in
m. Deep-fat frying
n. Dilute
o. Drain
p. Enrich

___ 13. Cook over direct heat, uncovered, in a small amount of fat, butter, or oil.

___ 14. Add water to another liquid.

___ 15. Let heated food stand at room temperature until it reaches room temperature.

___ 16. Add decorative touches to foods.

___ 17. Let food soak in a prepared mixture for a certain length of time to tenderize or add flavor.

___ 18. Brush or pour liquid over food while cooking to aid flavor and prevent food from drying out.

___ 19. Cook in liquid in which bubbles rise up continuously and break the surface of the liquid; steam is produced when bubbles break.

___ 20. Fry in fat that completely covers the food.

___ 21. Cook food in liquid that does not reach the boiling stage.

___ 22. Cook quickly in a small amount of fat with a very hot pan.

___ 23. Roast meat or poultry slowly over coals on a spit or in the oven, basting it often with sauce.

___ 24. Turn surface of food brown by baking, broiling, or frying.

___ 25. Cook over boiling water, with steam actually cooking the food.

___ 26. Cook meat or poultry slowly in a covered pan with some liquid.

q. Freeze

r. Fry

s. Garnish

t. Grate

u. Grease

v. Knead

w. Marinate

x. Mince

y. Mold

z. Parboil

aa. Pare

bb. Poach

cc. Preheat

dd. Roast

ee. Saute

ff. Shred

gg. Simmer

hh. Sliver

ii. Steam

jj. Steep

kk. Stew

ll. Stir-fry

mm. Toast

nn. Toss

OBJECTIVE 8 **Write recipe abbreviations for measures, weights, times, and sizes.**

1. Teaspoon ______
2. Tablespoon ______
3. Cup ______
4. Pint ______
5. Degrees Fahrenheit ______
6. Ounce ______
7. Quart ______
8. Gallon ______
9. Pound ______
10. Minute ______
11. Hour ______
12. Second ______
13. Few grains ______
14. Square ______
15. Inch ______
16. Dozen ______

OBJECTIVE 9

Match common household measures used in recipes to their equivalents. Write the correct letters in the blanks.

____ 1. 2/3 cup

____ 2. 1 cup

____ 3. 1 quart

____ 4. 1 tablespoon

____ 5. 1/8 cup

____ 6. 1/2 pound

____ 7. 1/4 pound

____ 8. 1/4 cup

____ 9. 3/4 cup

____ 10. 1 pint

____ 11. 1 gallon

____ 12. 1 pound

____ 13. 2 pounds

____ 14. 1/3 cup

____ 15. 1/2 cup

a. 16 tablespoons or 8 fluid ounces

b. 2 cups

c. 4 quarts

d. 3 teaspoons or 1/2 fluid ounce

e. 2 tablespoons or 1 fluid ounce

f. 5 1/3 tablespoons or 5 tablespoons + 1 teaspoon

g. 10 2/3 tablespoons

h. 16 ounces

i. 2 pints

j. 1 peck

k. 8 tablespoons

l. 2 bushels

m. 32 ounces

n. 4 tablespoons

o. 17 gallons

p. 12 tablespoons

q. 8 ounces

r. 4 ounces

OBJECTIVE 10 **Select from a list the steps for successful use of a recipe.** Write an "X" in the blank before each correct answer.

____ 1. Complete preliminary preparations.
____ 2. Make food substitutions at any time.
____ 3. Use only the methods that are easy.
____ 4. Measure ingredients accurately and consistently.
____ 5. Read carefully through the entire recipe.
____ 6. Reorganize recipe to accommodate time schedule.
____ 7. Check to make sure all the necessary ingredients and utensils are available.
____ 8. Gather the ingredients after the mixing process has begun.
____ 9. Become familiar with terms and methods called for in the recipe.
___ 10. Follow the mixing directions.
___ 11. Evaluate the finished product, and record any notes or changes.
___ 12. Always add extra spices or seasonings.
___ 13. Assemble all ingredients and utensils within reach of work area.
___ 14. Ignore any cooking terms that are unfamiliar.
___ 15. Change baking time as necessary.
___ 16. Follow the cooking or baking directions.

NOTICE The following assignment sheets and job sheet are not a part of the written test. If these assignments and job sheet have not been completed, check with the instructor.

OBJECTIVE 11 **Plan storage for utensils and tools.** SCORE ________

OBJECTIVE 12 **Evaluate recipes.** SCORE ________

OBJECTIVE 13 **Convert recipes.** SCORE ________

OBJECTIVE 14 **Prepare a food product using a recipe.** RATING ________

WRITTEN TEST ANSWERS

FOOD PREPARATION

F III

OBJECTIVE 1

1. j
2. c
3. n
4. d
5. l
6. g
7. e

OBJECTIVE 2

1. Liquid measuring cups
2. Straight-edged spatula
3. Measuring spoons
4. Nested or graduated dry measuring cups
5. Bread knife
6. Peeler
7. Kitchen shears
8. Cutting board
9. Slicing knife
10. Paring knife
11. Boning knife
12. Grater
13. French or chef's knife
14. Butcher knife
15. Slotted spoon
16. Turner
17. Cooking spoon
18. Mixing spoons
19. Ladle
20. Wire whisk or wire whip
21. Rubber scrapers

22. Tongs
23. Two-tined fork
24. Flour sifter
25. Colander
26. Strainer or sieve
27. Mixing bowls
28. Can opener
29. Rolling pin
30. Meat thermometer
31. Wire cooling rack
32. Molds
33. Melon ball cutter
34. Funnel
35. Bottle opener
36. Potato masher
37. Deep-fat/candy thermometer
38. Timer
39. Bundt pan
40. Cookie sheet
41. Pie pan
42. Jelly-roll pan
43. Casserole dishes
44. Loaf pan
45. Muffin pan
46. Angel food cake pan
47. Cake pans
48. Roasting pan with rack
49. Dutch oven

50. Steamer
51. Griddle
52. Double boiler
53. Frying pans or skillets
54. Saucepans with lids
55. Wok
56. Sink liner
57. Dish pan
58. Vegetable brush
59. Scouring pad

OBJECTIVE 3

- Group supplies into appropriate work centers.
- Store items where they are first used.
- Store items of frequent use in places which are easy to see.
- Store items in locations that are easy to reach.
- Stack like items.
- Utilize storage equipment that increases existing space.

OBJECTIVE 4

1. a. 2
   b. 1
2. a. 2
   b. 3
   c. 1
3. a. 1
   b. 3
   c. 4
   d. 2

4. a. 1
   b. 2

OBJECTIVE 5

1. h
2. e
3. c
4. f
5. k
6. b
7. r
8. n
9. p
10. q

OBJECTIVE 6

1. Squares
2. Pare
3. Small pieces
4. Mince
5. Shredded
6. Dice
7. Peeling
8. Grate

OBJECTIVE 7

1. h
2. a
3. r
4. cc
5. mm
6. j
7. u
8. g
9. o
10. dd
11. q
12. kk
13. ee
14. n
15. k
16. s
17. w
18. c
19. e
20. m
21. gg
22. ll
23. b
24. i
25. ii
26. f

14 9

OBJECTIVE 8

1. tsp. or t.
2. tbsp. or T.
3. c.
4. pt.
5. °F
6. oz.
7. qt.
8. gal.
9. lb.
10. min.
11. hr.
12. sec.
13. f.g.
14. sq.
15. in.
16. doz.

OBJECTIVE 9

1. g
2. a
3. i
4. d
5. e
6. q
7. r
8. n
9. p
10. b
11. c
12. h
13. m
14. f
15. k

OBJECTIVE 10 1, 4, 5, 7, 9, 10, 11, 13, 16

OBJECTIVE 11 Refer to answers to Assignment Sheet 1.

OBJECTIVE 12 Refer to answers to Assignment Sheet 2.

OBJECTIVE 13 Refer to answers to Assignment Sheet 3.

OBJECTIVE 14 Refer to practical test for Job Sheet 1.

OBJECTIVE SHEET

HOUSING DECISIONS

G I

INTRODUCTION

Many of the important decisions that must be made by individuals and families concern housing choices. Where to live, what type of housing to live in, and how much to spend on housing are all examples of questions that must be answered. Learning and understanding the factors that influence housing choices will foster wise housing decisions.

UNIT OBJECTIVE

After completing this unit, the student should be able to make knowledgeable choices concerning housing decisions. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with housing decisions to their correct definitions.
2. List ways to conserve energy in housing.
3. Name housing alternatives.
4. List factors to consider when selecting a housing alternative.
5. Distinguish between advantages and disadvantages of renting a home and buying a home.
6. State spending guidelines for housing.
7. Select from a list steps for buying a home.
8. List utility turn-on fees and deposits.
9. Select from a list guidelines for choosing and purchasing furniture.
10. Select from a list guidelines for choosing and purchasing major home appliances.
11. State home care practices.
12. Evaluate advantages and disadvantages of housing alternatives. (Assignment Sheet 1)
13. Interpret a lease. (Assignment Sheet 2)
14. Calculate amounts to spend on housing. (Assignment Sheet 3)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss housing decisions.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual materials and equipment that will be needed.

DELIVERY

Objective 1

- Ask students to respond to the word "home." Explain that a home can mean several different things to different people and meet various physical, emotional, and social needs.
- Have students use magazines to make a collage of pictures expressing their definitions of a home.

Objective 2

- Contact a local gas or utility company to receive current information about "Smart House" technology.
- Conduct a contest to find the most resourceful way to reduce utility bills. Allow students to use *Taking Charge in Changing Times: Reducing Utility Bills* as a guide for ideas.
- View *Weatherize and Install Your Home.* Discuss possibilities of personal installation of weatherizing materials.
- Discuss ways window treatments can help save energy. Point out that lined draperies provide insulation, which reduces energy costs. Window shades can block out the sun's glare, and window shutters allow for better air circulation.

- Arrange to tour a local energy-efficient house such as an earth sheltered house or a solar house.

- Have students develop a list of five energy conservation practices they could easily adopt at home. Instruct students to keep journals for one week, recording each time energy conservation was practiced. Discuss results in class.

- Hand out and discuss *The Energy Event: Furnish to Conserve Energy.*

- Hand out *The Energy Event: Save Energy—and Money—in the Kitchen.* Discuss additional ways to save energy in the kitchen.

- Arrange for the class to visit an appliance store or department store to compare kitchen appliances. Hand out and discuss *The Energy Event: Choosing Energy Efficient Kitchen Appliances* and *Appliance Energy Labeling* prior to the visit.

- Discuss the importance of weatherproofing the home to reduce energy costs. Explain that letting the air that has been heated or cooled escape and be replaced with the outside air is a major energy waste. Point out that a gap in a window or door that is 1/16th of an inch wide is equivalent to the total area that wind can blow in if there were a hole in the wall 4 to 4 1/2 inches in diameter. Illustrate this point by drawing a circle on the chalkboard that is this dimension.

Objective 3

- Have students read the real estate section of a local newspaper to identify types of housing available in the area. Instruct students to list each housing type identified.

- Instruct students to work in groups and have each group find three pictures of different housing alternatives. Use the pictures to make a class bulletin board.

- Have students work in groups, and instruct each group to investigate one housing alternative. Ask each group to prepare a brief report to give to the class.

- Discuss public housing and subsidized housing. Point out that these types of housing are often affordable rental alternatives for low-income families, senior citizens, and people with disabilities.

  NOTE: Public housing complexes are provided by the government and are often called "housing projects." Subsidized housing differs from public housing because subsidized housing is usually privately owned.

- Discuss the problems faced by the homeless. Refer students to Section H, Unit I, Current Issues.

- Organize a FHA/HERO community service project to help the needy by painting houses in need of repair.

Objective 4

- Ask students to write brief paragraphs describing the housing alternative they would most like to live in after high school graduation. Have the students supply an explanation for their choices.

- Lead a discussion concerning housing for the life span. Ask students to think of ways people's needs change as they age.

  EXAMPLES: A young single person may require less living space than an older married couple. An older couple with children may require more storage than couples without children. An elderly person could require wider doorways for a wheelchair.

- Hand out and discuss *Housing Decisions #2—Finding Your Home*.

- Refer students to Assignment Sheet 1 to evaluate housing alternatives.

- Arrange for a realtor to conduct a class tour to various real estate properties. Instruct students to keep notes during the tour regarding the different costs, locations, neighborhoods, and interior and exterior appearances of the houses. Have students write a brief report summarizing the important selection features in each housing unit shown.

- Ask students to work in pairs and to choose a nearby community, neighborhood, or their own home and evaluate it using the factors presented in the Information Sheets as a guide.

- Have students interview people living in different types of housing. Ask each student to prepare a report. In the report, students should describe the pros and cons of each type of housing.

Objective 5

- Hand out and discuss *Housing Decisions #1—Thinking of Buying a Home.*

- Arrange to take a field trip to a mobile home dealership. Ask students to be prepared to take notes concerning the advantages and disadvantages of mobile home living.

- Prepare the class to organize an informal debate over the topic of renting verses buying housing.

- Provide students with copies of rental leases to study. Discuss legal terms and rights of both landlord and tenant.

- Arrange for students to tour different types of rental property, such as a townhouse, efficiency apartment, two bedroom apartment, and a rental house.

- Refer students to Assignment Sheet 2 to learn to interpret a lease used for rental property.

- Discuss the need for homeowner's insurance and renter's insurance.

- Refer students to Supplement 1, "Fact Sheet on Leases," to provide additional information on rental leases.

- Lead a discussion on subletting a lease. Emphasize that the original tenant still holds responsibility for the property.

- Discuss obtaining references for the rental lease. Point out that if a person does not have references or credit, he or she will probably have to have another person co-sign the lease.

Objective 6

- Invite a bank loan officer to class to discuss qualifications for loans, different payment methods, and credit histories. Ask the bank loan officer to bring an example of a credit history to class to show to the students.

- Refer students to Section C, Unit II, Credit and Loans, which provides information about credit practices.

- Obtain from a bank or loan company a chart which compares total cost of housing with rate of interest and years of loan.

- Discuss additional home ownership costs such as closing costs, insurance, maintenance, and utilities.

- Refer to Section C, Unit V, Understanding Taxes, for information on gross and net income.

- Following the spending guidelines in the Information Sheets, have students complete Assignment Sheet 3.

- Explain to the students that laws regarding purchasing houses vary among states and that it is important to be aware of state laws and restrictions.

Objective 7

- Hand out and discuss *Housing Decisions #3—The Professionals Involved in Buying a Home.*

- Provide students with copies of documents such as sales agreements, mortgage contracts, deeds, and abstracts. Invite a mortgage loan officer or banker to class to interpret and explain the various documents.

- Arrange for a realtor to walk the class through an open house and explain how he or she can aid in the housing selection process.

Objective 8

- Invite a realtor to class to discuss the expenses of moving into rental property. Expenses include deposits, renter's insurance, and utility hook-up fees.

- Have students work in pairs to investigate the local costs of utility hook-up fees, cable television installation charges, and telephone installation charges.

Objective 9

- Hand out and discuss *Selecting Furniture for Your Home* and *Selecting Your Favorite Furniture Style.*

- Arrange to take a field trip to a furniture store. Instruct students to follow guidelines presented in the Information Sheets to choose three pieces of furniture that they believe meet the criteria for good quality furniture.

- Have each student use catalogs and magazines to prepare a poster displaying personal tastes in home furnishings. Instruct the students to choose favorite colors and styles.

- Hand out and discuss *Interior Home Environment.*

- Discuss important qualities needed in furniture by displaying actual pieces of furniture and comparing features and workmanship of each piece.

- Point out to the students that it is important to discuss payment plan options and delivery costs with the salesperson before purchasing furniture or appliances.

Objective 10

- Lead a discussion concerning the need for service/maintenance contracts or insurance for various appliances. Emphasize that it is important to consider the possibilities of malfunctioning for each appliance before entering into a service/maintenance contract.

- Provide students with copies of different appliance warranties and use and care manuals. Discuss the importance of choosing an appliance with a good warranty or guarantee.

- Have students work in groups to research sizes, features, prices, and warranties of one type of major appliance. Ask students to report findings to the class.

- Ask students to generate lists of ways to find second-hand appliances. Discuss the lists and emphasize the need to set priorities before buying a new appliance.

Objective 11

- Display various home tools, and ask students to identify them by naming and describing a function of each tool.

- Refer students to Supplement 2, which illustrates common household tools.

- Discuss the importance of landscaping in regard to the upkeep and maintenance of a home.

- Ask students to prepare a cleaning schedule that can be used at home. Refer students to Supplement 3 for an example of a cleaning plan.

- Instruct students to make a home checklist that should be used during spring cleaning each year.

APPLICATION

Objective 12

- If not completed earlier in this unit, use Assignment Sheet 1 to help students evaluate advantages and disadvantages of housing alternatives.

Objective 13

- If not completed earlier in the unit, use Assignment Sheet 2 to give students practice in interpreting a lease.

Objective 14

- If not completed earlier in this unit, use Assignment Sheet 3 to give students practice in calculating the amount to spend on housing.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *Weatherize and Install Your Home*

  NOTE: This videotape is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this videotape from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out of state teachers may order *Weatherize and Install Your Home* from Leichtung Workshops, 4944 Commerce Parkway, Cleveland, Ohio 44128, or phone 800-321-6840.

Publications

- Dellenbarger, Ann. *The Energy Event: Furnish to Conserve Energy*. Fact Sheet No. EV-304. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1984.

- Dellenbarger, Ann. *Selecting Your Favorite Furniture Style*. Home Economics Fact Sheet No. T-7203. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1984.

- Drummond, Sarah. *Selecting Furniture for Your Home*. Home Economics Fact Sheet No. T-7202. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Fox, Karen; Sue Williams; Susan James; and Linda Krute. *Taking Charge in Changing Times: Reducing Utility Bills*. Home Economics Fact Sheet No. TC-106. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Hegde, Asha and Sarah E. Drummond. *Interior Home Environment*. Home Economics Fact Sheet No. T-7602. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Herndon, Sue. *The Energy Event: Appliance Energy Labeling*. Fact Sheet No. EV-305. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1980.

- Herndon, Sue. *The Energy Event: Choosing Energy-Efficient Kitchen Appliances*. Fact Sheet No. EV-301. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1982.

- Herndon, Sue. *Housing Decisions #2—Finding Your Home.* Stillwater, Oklahoma: Home Economics Fact Sheet No. T-5122. Oklahoma State University Cooperative Extension Service, 1981.
- Herndon, Sue. *Housing Decisions #3—The Professionals Involved in Buying a Home.* Home Economics Fact Sheet No. T-5123. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1981.
- Herndon, Sue. *Housing Decisions #1—Thinking of Buying a Home.* Home Economics Fact Sheet No. T-5121. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1981.
- Yadrick, Kathleen M. and Sue Herndon. *The Energy Event: Save Energy-and Money-in the Kitchen.* Fact Sheet No. EV-302. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1980.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

UNIT REFERENCES

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- *Decisions For Independent Living: Volume II.* Fargo, North Dakota: North Dakota State University, Department of Home Economics Education, 1989.
- Kelly, Joan M. and Valerie M. Chamberlain. *Survival—A Guide to Living on Your Own.* New York: McGraw-Hill Book Company, 1980.
- Hendrix, Laborn J., "Bud." *Fundamentals of Carpentry.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education and The Associated General Contractors of America, 1985.
- Lewis, Evelyn L. *Housing Decisions.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.

- Mahoney, George W. A. and Sam Harp. *Weatherproofing the Home*. Fact Sheet No. 1660. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1977.
- Parnell, Frances Baynor. *Skills for Everyday Living*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Parnell, Frances Baynor. *Student Activity Guide for Skills for Everyday Living*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Sawatzky, Joyce. *Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1978.
- Sherwood, Ruth F. *Homes: Today and Tomorrow*. Mission Hills, California: Glencoe Publishing Company, 1990.
- Williams, Sue; Ken Larsen; and Margaret Weber. *The Energy Event: Energy Efficient Housing*. Fact Sheet No. EV-210. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Free Enterprise 023	Defines	Economic terms	Equity
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 2	Science 132	Describes/ Explains	Conservation	Energy
OBJECTIVE 3	Free Enterprise 115	Describes/ Explains	Needs/ wants	Goods/ services
OBJECTIVE 4	Free Enterprise 115	Describes/ Explains	Needs/ wants	Goods/ services
OBJECTIVE 5	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 6	Free Enterprise 078	Describes/ Explains	Financing	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 7	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 8	Free Enterprise 115	Describes/ Explains	Needs/ wants	Goods/ services
OBJECTIVE 9	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 10	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 11	Language Arts 091	Composes/ Edits	Reports/essays	Information requests

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 12	Free Enterprise 115	Describes/ Explains	Needs/ wants	Goods/ services
	Language Arts 040	Collects/ Organizes	Information-oral/written	Discussions
	Language Arts 041	Collects/ Organizes	Information-oral/written	Library resources
	Language Arts 089	Composes/ Edits	Reports/essays	Evaluations/ critiques
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 272	Uses	Library resources	
	Science 298	Describes/ Explains	Human/animal	Maintenance/ management
OBJECTIVE 13	Free Enterprise 115	Describes/ Explains	Needs/ wants	Goods/ services
	Language Arts 091	Composes/ Edits	Reports/essays	Information requests
	Language Arts 181	Evaluates	Information-written	Adequacy/ sufficiency
	Language Arts 183	Evaluates	Information-written	Clarity
	Language Arts 272	Uses	Library resources	
	Language Arts 278	Uses	Text resources	
OBJECTIVE 14	Mathematics 039	Computes	Division	Decimals
	Mathematics 065	Computes	Multiplication	Decimals

INFORMATION SHEET

HOUSING DECISIONS

G I

OBJECTIVE 1

Match terms associated with housing decisions to their correct definitions.

- **Abstract**—Brief history of the ownership of property
- **Condominium**—Building in which each unit is purchased and owned separately
- **Conservation**—Planned management of a resource
- **Credit rating**—Evaluation of credit risk based on history of meeting credit obligations
- **Deed**—Legal statement of property ownership
- **Duplex**—Building that contains two living units, each housing one household
- **Equity**—Difference between what is owed on a house and the appraised value of the house

  EXAMPLE: The equity is $15,000 for a home valued at $60,000, with $45,000 owed on it.
- **Escrow**—Money held in safekeeping by a third party
- **Housing alternatives**—Various living spaces from which people can select to live
- **Lease**—Legal document granting use of property and stating the terms of agreement between landlord and tenant
- **Mortgage**—Long-term loan used to finance the purchase of a home and used by lender as a security for repayment
- **Security deposit**—Money paid by tenant prior to moving into rental property to cover possible damages to property
- **Title**—Legal claim used to prove property ownership
- **Townhouse**—Single-family house of two or three stories connected to another house by a common side wall
- **Upholstered furniture**—Furniture that is completely or almost completely covered with fabric

- **Weather stripping**—Material covering door or window joints, thresholds, or window sills to keep out cold air, rain, sleet, or snow

OBJECTIVE 2 **List ways to conserve energy in housing.**

The past energy crisis and the ever-increasing cost of utilities has made energy conservation a vital part of housing considerations. There are several ways to conserve energy and provide a comfortable living space. Important ways to conserve energy in housing include the following:

- Basic housing construction

  EXAMPLES: Earth sheltered housing uses surrounding earth as a source of energy. Passive solar housing uses materials of the house to collect and distribute solar energy. Active solar housing uses mechanical systems to collect, store, distribute, and control solar energy.

  NOTE: Solar energy is energy derived from the sun.

- House orientation

  EXAMPLES: Locate windows away from the sun in warm climates; set the house against a land surface such as a hill to provide shelter from the cold.

- Exterior features

  EXAMPLES: Roof overhangs, shutters, and awnings block the sun and wind to save energy.

- Landscaping features

  EXAMPLES: Trees, hedges, or vines on fences provide shade in warm climates; trees serve as wind breaks in cold climates.

- Interior furnishings

  EXAMPLES: Warmth in a home can be achieved using wooden furniture set in a crowded arrangement with reds, yellows, and oranges as primary colors. Chrome chairs set in a less crowded room with blues and purples as primary colors bring a sense of coolness to a room.

- Energy saving features, appliances, or materials

  EXAMPLES: **Ceiling fans, insulation, storm windows and doors, heat pumps, solar panels, wind turbines, fireplaces with inserts, caulking, weather stripping**

  NOTE: Fireplaces often are not energy savers and can cause pollution.

OBJECTIVE 3

Name housing alternatives.

There are many alternatives available in the housing market today. A person needs to carefully select a place to live that meets personal needs and wants, as well as stays within a financial budget.

- Apartment

  NOTE: There are many types of apartments from which to choose. They include high-rise, low-rise, furnished, unfurnished, one-bedroom, three-bedroom, efficiencies, flats, and studio apartments.

- Condominium

  NOTE: A condominium is a multifamily building in which each individual owns his or her unit.

- Custom-built house

  NOTE: A custom-built house is a house built following an architects's design and the buyer's specifications.

- Duplex
- Factory-built house

  NOTE: A factory-built house is partially constructed in a factory, then transported to the building site, where construction is completed.

- Mobile home
- Nursing home
- Older house or "preowned" home
- Rent house or rented room
- Retirement home

- Townhouse or row house

  NOTE: A townhouse or row house is a housing unit that is built in rows. The units share a common side wall with the houses on each side.

- Tract house

  NOTE: This is a house built by a developer who builds an entire neighborhood at once using a few basic house plans.

- University housing

- Vacation home or resort home

OBJECTIVE 4 **List factors to consider when selecting a housing alternative.**

The following factors should be examined carefully before renting or purchasing any type of housing:

- Basic personal or family needs and standards

  NOTE: This includes needs for security, cleanliness, and safety.

- Cost

  NOTE: Cost considerations include insurance, maintenance, taxes, utilities, security deposits, or down payments.

- Easement

  NOTE: Easement is the right held by a person for the limited use of land owned by another person.

- Exterior construction and appearance

- Interior construction and appearance

- Location convenience

  NOTE: Convenience factors include easy access to public transportation, police and fire protection, shopping areas, recreation and entertainment, churches, schools, hospitals, work places, libraries, availability of city trash removal, and street cleaning.

- Neighborhood character

  NOTE: Neighborhood character includes appearances of other homes, noise level, adequacy of lighting, and traffic safety.

- School district
- Site orientation
- Utility costs
- Zoning regulations

OBJECTIVE 5

Distinguish between advantages and disadvantages of renting a home and buying a home.

One of the major housing decisions faced by consumers is to rent or buy. Both options have advantages and disadvantages. Each option should be weighed carefully. The following chart shows the advantages and disadvantages involved in renting and buying a home.

	Advantages	**Disadvantages**
Renting	Flexibility and mobility Less financial risk Less responsibility for upkeep and repairs Possibility of special features, such as recreational facilities or security systems Monthly fixed cost Possibility of shared social activities	No equity No tax savings Restraints on personal decorating Less stable neighborhoods Possibility of monthly payment increases Less future stability
Buying	Financial investment Tax deductions Personal satisfaction and sense of belonging Equity Control over decorating Establishment of good credit rating Relatively stable monthly payment Privacy	Long-term commitment High initial cost Responsibility for upkeep and repairs Financial risk Higher monthly payment Less mobility and flexibility

OBJECTIVE 6

State three spending guidelines for housing.

The amount of money a person can spend on housing depends upon several factors. These factors include the importance of housing to the buyer or renter, amount of income, available cash, and future ability to continue payment. Listed below are three guidelines to follow when deciding how much to spend on housing. Following one of them will help safely budget for housing.

NOTE: Consumers should save money for unexpected housing emergencies. One general recommendation is to keep at least three month's salary in reserve for this purpose.

- Spend no more than 2 1/2 times gross annual income for the purchase of a dwelling.
- Spend no more than 1/3 of net monthly income for housing costs.
- Divide gross annual income by 60, and spend no more than this figure for monthly housing costs.

  EXAMPLES: Payment, taxes, insurance, utilities

OBJECTIVE 7

Select from a list steps for buying a home.

Buying a home involves steps before the actual purchase is made. Some of the steps are legal requirements, while one is completely optional. The optional step is finding a real estate agent. Sometimes, a purchase is made that is handled by only the buyer and seller. The following are steps for buying a home:

- Find a real estate agent.

  NOTE: The real estate agent is working for the seller, not the buyer.
- Make available the funds necessary to purchase the home.
- Enter into a sales agreement with the seller.
- Provide "earnest" money to be kept in escrow.
- Have the title investigated and cleared.
- Have the abstract of the title prepared.
- Complete mortgage arrangements.
- Close the purchase and sign the deed.

OBJECTIVE 8

List utility turn-on fees and deposits.

Once a housing decision is made and a moving date set, always check with future utility companies concerning the possible expenses of fees or deposits. The following fees or deposits may be required:

- Utility turn-on fees for water, heat, gas, and/or electricity

  NOTE: If a fee is required, it is usually not returned. However, some utility companies require deposits which may be returned after a certain period of time or at the time of disconnection.

- Telephone installation fees and deposits

- Security deposits on rental property

  NOTE: This deposit is commonly required in a lease. Before moving in, the future tenant pays the owner a specific amount to cover any possible damage to the property. When the tenant moves out of the property, the cost of repairing damages is deducted from the deposit and the remaining money is refunded to the tenant.

OBJECTIVE 9

Select from a list guidelines for choosing and purchasing furniture.

Home furnishings vary greatly in style and quality. It is important to carefully select home furnishings that can be utilized for many years. The following guidelines will aid in the selection of home furnishings:

- Make a furniture budget and stick to it.

- Take advantage of furniture sales.

- Visit various furniture stores to compare quality and price.

  EXAMPLES: Factory outlets, department stores, local furniture stores, discount stores

- Buy furniture that meets the needs of family members.

- Check the dealer's reputation.

- Study labels and guarantees.

- Take a tape measure along when shopping to check for dimensions that will fit living space.

- Lean against or press on heavy furniture to make certain it sits firmly on the floor.
- Check the back of furniture as well as the front for quality.
- Sit in chairs and check for stability and comfort.
- Make sure large furniture has rollers or casters at the base so it can be moved easily.
- Check the matching of patterned fabrics in upholstered furniture and the evenness of the cording.
- Check cushions with prints or stripes to see if they can be reversed and still match the sofa or chair back.
- Learn maintenance procedures.
- Purchase furnishings that can be moved and used in another home.
- Check frames on beds and couches.
- Notice cloth and fabric care on upholstered furniture.

  NOTE: Some upholstered furniture will be protected by a stainguard.
- Check the type of wood used in the furniture construction.

  EXAMPLE: Find out if the furniture is solid wood or veneer.
- Check drawer construction by opening and closing drawers to see if the operation is smooth and the drawers are snug, but not tight.
- Take color and fabric samples to the store; include samples of wood, paint, wallpaper, carpeting, upholstery, and draperies.
- Ask the salesperson many questions before buying.

  EXAMPLES: Payment plans, guarantees, delivery costs

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OBJECTIVE 10

Select from a list guidelines for choosing and purchasing major home appliances.

The following guidelines should be followed when purchasing major appliances for the home:

- Check the reputation of the dealer.

  NOTE: Record the name and telephone number of the dealer, as well as the date of purchase and salesperson.

- Check to make sure appliances carry the UL (Underwriter's Laboratory) seal indicating they have met minimum standards of safety.
- Compare costs and features of various models.
- File all instruction sheets and fill out and return warranty cards.
- Inquire about delivery, installation, warranties, and service availability and cost.

  NOTE: These details should always be in writing.

- Measure doors, entryways, and spaces in which appliances must fit.
- Operate the appliance *before* the installation people leave.
- Record equipment needs and set priorities.

OBJECTIVE 11

State home care practices.

The following home care practices will enable the occupants to accomplish household tasks easier and maintain a beautiful home:

- Become familiar with basic tools and supplies needed for home maintenance.
- Check the home periodically, and make minor repairs to avoid costly repairs.

  EXAMPLE: Repair a leaky faucet to avoid major plumbing problems in the future.

- Establish a cleaning schedule.

- Learn home safety rules.

  EXAMPLE: Store cleaning solutions and pesticides out of the reach of children and away from food preparation areas.

- Provide adequate storage and keep it organized.

FACT SHEET ON LEASES

TYPES OF LEASES

A lease is a written or verbal agreement between landlord and tenant. A written lease—dated and signed by both parties—is a legal document which binds all parties to the terms stated in the agreement.

1. **Term lease**
    - Good for a specific period of time (three months, six months, etc.)
    - Automatically expires at the end of the rental period agreed upon
    - Obligates tenant to pay rent through lease period unless there is a sublet clause
    - Often written to "favor" the landlord
2. **Periodic lease**
    - Provides no specific rental period to be agreed upon (generally from month to month)
    - May be terminated if 30 days written notice is given by either the landlord or tenant
    - Does not create a long-term commitment
3. **Lease/purchase**
    - Provides option for purchasing property after renting for a specified length of time
    - May or may not apply rent to sales price

READING A LEASE

Check the big four first:

1. **Rent**
   - How much is it?
   - How is it to be paid?
   - Watch for clauses such as one which states the landlord can raise your rent if the taxes go up.
2. **Renewal**
   - Check for automatic renewal clause which states the lease renews automatically unless tenant notifies landlord otherwise in writing.
3. **Sublet**
   - Favors the tenant
   - Allows tenant to move before lease runs out providing he or she finds a new tenant who is acceptable to landlord

   NOTE: Responsibility for property lies with the original tenant.
4. **Security Deposit**
   - Is usually required
   - May be one month's or two months' rent
   - Should not be confused with rent paid in advance
   - Will be returned within 30 days once the tenant leaves, provided the landlord's provisions have been met

CHECK TO SEE THAT THE FOLLOWING INFORMATION IS INCLUDED IN THE LEASE:

- Address and specific apartment number
- Amount of security deposit required, the conditions which must be met before the deposit is returned, and when it will be returned
- Amount of rent to be paid; where and when it should be paid
- Clause stating that final inspection of the premises will be made in the tenant's presence
- Date of occupation and period of time for which lease is effective
- Description of premises
- Details concerning subletting
- House rules for tenants
- Provision for changing lease
- Responsibility for utility costs
- Responsibility for maintenance and decorating
- Right of landlord to inspect premises

  EXAMPLE: An entry clause allowing the landlord to enter the apartment for specific reasons with notice or in an emergency
- Rules for keeping pets
- Signatures of tenant and landlord

RULES TO AVOID:

Some leases may contain some provisions which are generally forbidden by law. Be leery of any clauses which resemble the following statements:

NOTE: Some clauses are illegal with legal action possible against landlords. Remember, if a tenant signed his or her name, it is assumed that clauses were included with his or her consent.

- Provision which forces the tenant to agree to accept the blame in any future disputes with the landlord. May also stipulate that the tenant will pay the landlord's legal fees in any court action against the tenant.
- Provision permitting landlord to assume possession of the tenant's personal property for lack of payment of rent.
- Provision permitting retaliation against the tenant for such things as complaints to proper authorities about housing code violations.

REMEMBER:

- Read every word in the agreement before signing it.
- Question anything that is not understood. Leases are written in legal terms that can be confusing.
- The tenant should make sure he or she is willing to live up to the house rules as a part of the rental agreement.
- Check the lease to make sure it contains all necessary information. Look for any blank spaces.
- If either party cares to make a change in the original lease, both should initial the change in ink.
- Do not sign a lease on an apartment in a building that has not been built or is under construction. It is possible to end up paying rent on a place that is not available to live in yet.
- File a copy of the rental agreement in a place where it can easily be found.

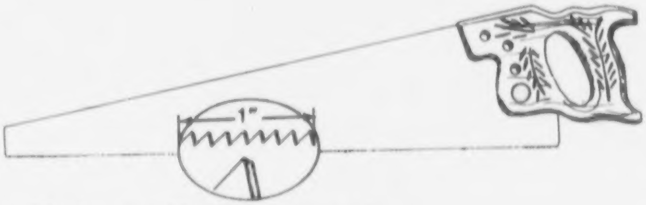
Adapted with permission of North Dakota State University.

BASIC HOUSEHOLD TOOLS

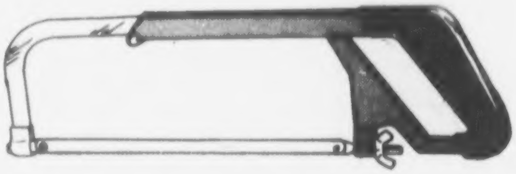
INTRODUCTION

Certain tools are basic for household repairs. The following illustrations represent tools that are recommended for a home repair kit.

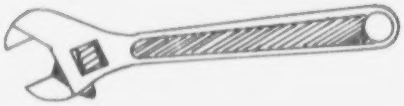
- **Crosscut saw**—Used to cut across the grain of wood



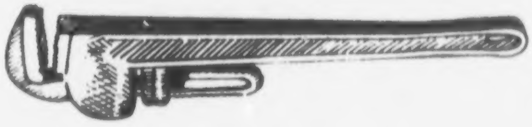
- **Hacksaw**—Used to cut metal



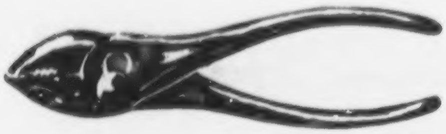
- **Adjustable wrench**—Used where there is plenty of room for clearance; has one adjustable jaw and one fixed jaw



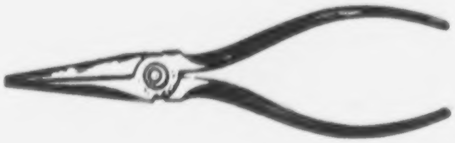
- **Pipe wrench**—Used to work on pipes and rods; has one fixed jaw and one adjustable jaw



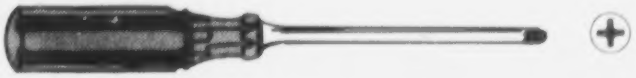
- **Combination slip-joint pliers**—Used to hold and turn small round parts



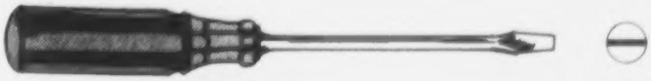
- **Needle-nose pliers**—Used to hold and bend thin wire and metal fittings and to hold small objects in tight places



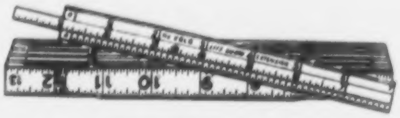
- **Phillips screwdriver**—Used to drive or tighten Phillips head screws



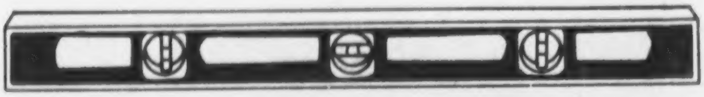
- **Standard screwdriver (flat-blade)**—Used to drive or tighten slotted head screws



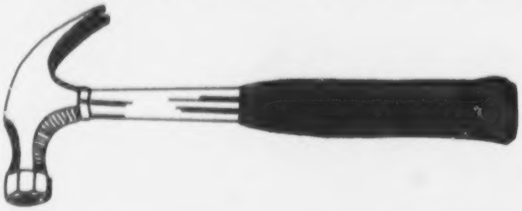
- **Folding rule (zigzag rule)**—Used to make accurate inside measurements



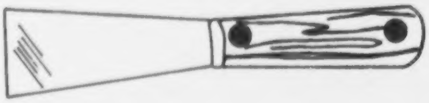
- **Spirit level**—Used to check whether or not a surface is level



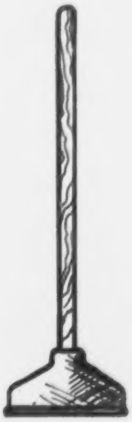
- **Curved-claw hammer**—Used to drive and pull nails



- **Putty knife**—Used to scrape and apply putty and wood fillers



- **Plunger (plumber's helper)**—Used to clear drains and pipes



CLEANING PLAN

INTRODUCTION A cleaning plan helps maintain an orderly home. The following plan can be adapted for use in any home.

CLEANING TASKS	FREQUENCY				BY WHOM
	DAILY	WEEKLY	MONTHLY	SEASON-ALLY	
BATHROOM:					
Put soiled washcloths and towels in the laundry. Replace with clean washcloths and towels.					
Empty wastebasket.					
Wash sink, bathtub, shower and toilet with hot sudsy water.					
Damp mop floor.					
Use toilet bowl cleaner. Scrub bowl with brush.					
Clean mirror.					
Launder bath mat and rug.					
Clean the inside and outside of the medicine cabinet.					
BEDROOMS:					
Make beds.					
Hang up clothes or fold them and put them in drawers.					
Dust the furniture and woodwork (such as windowsills).					
Vacuum or sweep floor.					
Put fresh linens on bed.					
Dust light fixtures and accessories.					
Turn mattress; vacuum mattress and springs.					
Clean closet and store seasonal clothes.					
Clean curtains, other window treatments and bedspreads.					
KITCHEN:					
Wash the dishes.					
Wipe off tables, counters and appliances.					
Clean oven and broiler to remove spilled or spattered food.					
Empty garbage can and install fresh liner.					
Scrub kitchen sink.					
Sweep or dust mop floor.					
Scrub floor; wax as needed.					
IN ALL AREAS (could be separated by room):					
Wash windows.					
Wash walls and woodwork.					
Dust walls and ceilings.					
Shampoo rugs and carpets.					
LIVING AND DINING AREA:					
Dust furniture and woodwork.					
Dust upholstery with vacuum tool or brush.					
Polish furniture.					
Thoroughly dust light fixtures, bulbs and lamp shades. Wash as needed.					
Wash or dry clean curtains, other window treatments and slipcovers.					
Wash or polish china, glass, silver, brass, copper or pewter ornaments.					

Used with permission from The Goodheart-Willcox Company, Inc.

ASSIGNMENT SHEET 1

HOUSING DECISIONS

G I

NAME ______________________________ SCORE _______

OBJECTIVE 12

Evaluate advantages and disadvantages of housing alternatives.

INTRODUCTION

There are good and bad features in every type of housing alternative. Choices must be made according to personal needs and values. Recognizing the advantages and disadvantages is the first step in choosing a housing alternative.

DIRECTIONS

Part I

Identify two advantages and disadvantages of housing alternatives by completing the following exercise. Investigate housing alternatives by using home economics textbooks, interviews, or other available references to complete the chart below.

Housing Alternative	**Advantages**	**Disadvantages**
Apartment	1. ______________________	1. ______________________
	2. ______________________	2. ______________________
Condominium	1. ______________________	1. ______________________
	2. ______________________	2. ______________________
Custom-built house	1. ______________________	1. ______________________
	2. ______________________	2. ______________________
Duplex	1. ______________________	1. ______________________
	2. ______________________	2. ______________________
Factory-built house	1. ______________________	1. ______________________
	2. ______________________	2. ______________________
Mobile home	1. ______________________	1. ______________________
	2. ______________________	2. ______________________
Nursing home	1. ______________________	1. ______________________
	2. ______________________	2. ______________________

Housing Alternative	Advantages	Disadvantages
Older house or "preowned" home	1. ____________________	1. ____________________
	2. ____________________	2. ____________________
Rent house or rented room	1. ____________________	1. ____________________
	2. ____________________	2. ____________________
Retirement home	1. ____________________	1. ____________________
	2. ____________________	2. ____________________
Townhouse or row house	1. ____________________	1. ____________________
	2. ____________________	2. ____________________
Tract house	1. ____________________	1. ____________________
	2. ____________________	2. ____________________
University housing	1. ____________________	1. ____________________
	2. ____________________	2. ____________________
Vacation home or resort home	1. ____________________	1. ____________________
	2. ____________________	2. ____________________

Part II

Evaluation

Complete the following questions to evaluate housing alternatives:

1. Based on the information obtained, what type of housing would you choose to live in after high school graduation? Explain your answer.

   ____

   ____

   ____

2. What type of housing would you prefer to live in 20 years in the future and why?

   ____

   ____

   ____

3. Describe the factors that influence your housing choices.

____

____

____

4. Which one of the housing alternatives would you choose for your grandparents and why?

____

____

____

5. If you could afford any type of housing, what alternative would you choose and why?

____

____

____

ASSIGNMENT SHEET 2

HOUSING DECISIONS

NAME ______________________________ SCORE ______

OBJECTIVE 13 **Interpret a lease.**

INTRODUCTION

A lease is a written or verbal agreement between landlord and tenant. A written lease—dated and signed by both parties—is a legal document which binds landlord and tenant to the terms stated in the agreement. Verbal leases are difficult to enforce, therefore the majority of leases are written. Leases and laws regarding the landlord/tenant relationship vary from place to place. Before signing any lease, and therefore binding it, it is important to have a clear understanding of the terms of the lease.

DIRECTIONS

Study the sample lease provided and interpret it by answering the questions that follow. Use information from various resources, such as a home economics textbook and Supplement 1, as guides.

LEASE

Rental unit ____________ Rent $ ________ Date ____________
Applicant's name ____________ Spouse's name ____________
Number in family Adults ________ Children ________ Ages ____________
Present Address ____________ Phone ____________
Landlord's name ____________ Phone ____________

Employment

Applicant's employer ____________ How long has applicant worked here? ____________
Employer's address ____________
Spouse's employer ____________ How long has applicant worked here? ____________
Employer's address ____________

References

Credit reference (bank or other) ____________ Address ____________
Character references (no relatives) ____________ Address ____________
____________ Address ____________
In case of emergency contact ____________ Phone ____________

I agree to keep the premises in good condition. I will occupy the premises for at least 6 months or forfeit 6 months' rent.

I understand there is a 10 percent penalty for late payment of rent after 10 days. I will be responsible for any damage to property or furnishings unless caused by an act of nature.

I understand that landlord may enter property in an emergency.

I agree to give 30 days' notice before vacating and agree to show property to prospective tenants during last 30 days of my occupancy. No charges for electrical, plumbing, or structural repairs will be paid by owner or agent without their prior written permission. All utilities will be paid by owner or agent.

The security deposit will be returned by owner within 30 days if premises are left in satisfactory condition.

SIGNED ________________________ Security deposit ____________
Applicant's signature

Owner or agent ________________________

NOT A LEGAL DOCUMENT

1457

1. If the potential tenant owns a German shepherd, should this lease be signed? Explain your answer.

____

____

2. How many days' notice is required before vacating the property?

____

3. What does the landlord require before paying for any electrical, plumbing, or structural repairs?

____

4. What is included in the rental fee?

   EXAMPLES: Is yard maintenance included, are utilities included, is security included?

____

____

5. Why would references be required on a lease?

____

____

6. When may the landlord enter the apartment?

____

7. What happens if rent is late?

____

8. What happens if the tenant does not live in the rental property for at least six months?

____

9. Are there any extra costs, besides the monthly rent? If yes, what are the extra costs?

____

10. If you need to move out early, but have found a friend to sublease the apartment, does this lease allow for subletting?

____

11. When does this lease need to be renewed?

____

12. When and under what conditions is the security deposit returned?

____

13. What important information is omitted in this lease?

____

____

____

____

____

____

ASSIGNMENT SHEET 3

HOUSING DECISIONS

G I

NAME ______________________ SCORE ________

OBJECTIVE 14

Calculate amounts to spend on housing.

INTRODUCTION

With rising housing costs, it is important to budget carefully when renting or buying a place to live. Decisions regarding how much money needs to be budgeted depends largely on a person's income, personal values, and priorities.

DIRECTIONS

Using the three formulas presented in the Information Sheets, Objective 6, estimate how much money can be spent on housing in the following situations. Write answers in the spaces provided.

FORMULA 1

Use this formula to answer questions 1, 2, and 3. Budget no more than 2 1/2 times the gross annual income for the purchase of a dwelling.

1. Jack's gross annual income is $16,000. How much can he afford to spend if he decides he wants to buy a condominium?

2. Pam and Joan would like to pool their resources and buy a house. Each has a gross annual income of $14,000. How much can they jointly afford to spend for a house?

3. Mr. and Mrs. Ward have a combined gross annual income of $45,000. How much can they afford to spend for the purchase of a home? ____________________

FORMULA 2

Use this formula to answer questions 4 and 5. Budget 1/3 of the net monthly income for housing costs.

4. Ruth's net monthly income is $885. She has found an apartment which rents for $270 a month, including utilities. Can she afford this apartment? ____________________

   What is the maximum amount this formula allows Ruth for housing?

   ____

   ____

   ____

   ____

5. Mr. and Mrs. Miscowitz have a joint net monthly income of $1,650. They have figured that their monthly mortgage payments for the house they want to buy would be $550. Can they afford to buy the house? __________ Why or why not?

   ____

   ____

   ____

FORMULA 3

Use this formula to answer questions 6 and 7. Divide the gross annual income by 60, and use this figure as the budget figure for monthly housing costs.

6. Anne just accepted a job which pays $22,500 a year. What figure should she keep in mind for monthly housing costs as she looks for an apartment to rent?

   ____

   ____

   ____

   ____

7. Kent earns the minimum wage for working 40 hours a week. (The current minimum wage is __________.) How much does Kent earn in a week?__________ Month?____________ Year? __________ How much can he afford monthly for housing? __________

Used with permission of The Goodheart-Willcox Company, Inc.

ASSIGNMENT ANSWERS

HOUSING DECISIONS

G I

ASSIGNMENT SHEET 1

Part I

Answers will vary. An example of a completed chart follows:

Housing Alternative	Advantages	Disadvantages
Apartment	• No upkeep • Recreational facilities • No large cash payments	• Limited living space • Limited privacy • No equity
Condominium	• Variety of styles and sizes • Build-up of equity	• More upkeep than apartments • Less privacy than single-unit dwelling
Custom-built house	• Specifically designed to meet needs of owner • High resale value	• More expensive than other alternatives • More time to plan and build
Duplex	• Resembles single-family home • May be rented or purchased • More space than apartment	• Limited privacy • More expensive than apartments
Factory-built house	• Less expensive than custom-built houses • Benefit in areas where there are few builders or supplies • Construction time is shortened	• Less distinctive • Some work completed with unskilled labor
Mobile home	• Very adaptable • Mobile home communities may offer many services • Purchase price lower than other types of housing • Economical upkeep	• Zoning restrictions on location of home • Limited living space
Nursing home	• Nursing care • Meals provided	• Very expensive • Limited living space

Housing Alternative	Advantages	Disadvantages
Older house or preowned home	• Located in established neighborhoods that can be evaluated • Less expensive than new home	• Often requires improvements • Outdated features
Rent house or rented room	• Less upkeep and responsibility for maintenance • No initial purchase price	• Not personally decorated or designed • Equity is not built up
Retirement home	• Less upkeep • More socialization opportunities	• Very expensive • Less privacy
Townhouse or row house	• More space than apartment • Less upkeep than single-family homes • May be rented or purchased	• Often less individualized and resembles the other townhouses • Limited parking
Tract house	• Less expensive than custom-built house • May be modified easily to suit the owner's needs	• Less individualized and resembles other houses in neighborhood • Often less acreage on lots than custom-built house
University housing	• No upkeep • Security often available • Meal service available	• No privacy • Small living space
Vacation home or resort home	• Suited for personal tastes • Located near recreational areas	• Expensive upkeep • Tax requirements

Part II

1-5. Answers will vary from student to student. Answers should exhibit the use of thoughtful observations and knowledge of housing alternatives.

ASSIGNMENT SHEET 2

1. No, because there is no rule or regulation pertaining to pets in the lease.
2. 30 days
3. Prior written permission for charges
4. All utilities are paid.
5. To enable the landlord to verify the tenant's ability to pay the rent and take care of the property.
6. In an emergency
7. There will be a 10 percent penalty after 10 days.
8. Tenant forfeits 6 months' rent
9. Yes, there is a security deposit required and possibility of a late charge for rent.
10. No, there is no mention of subletting in the lease.
11. It is not made clear in the lease.
12. It is returned in 30 days if the rental property is considered to be in a satisfactory condition.
13. Answers will vary. Examples of possible answers include:
    - Where and when rent should be paid
    - Amount of security deposit required, and standards for satisfactory conditions under which the deposit can be returned
    - Rules for allowing pets
    - House rules for the tenants
    - Details about tenant's right to describe the existing condition of property at time lease is signed
    - Information about subletting when lease will be renewed
    - Details concerning the landlords rights if rent is not paid

ASSIGNMENT SHEET 3

1. $40,000
2. $70,000
3. $112,500
4. Yes, $295.00
5. No, because 1/3 of $1650 is $550.00 and utilities have not been included.
6. $375.00
7. $152.00 weekly
   (calculated using $3.80 as current minimum wage)
   $608.00 monthly
   $7,296.00 yearly
   $121.60

WRITTEN TEST

HOUSING DECISIONS

G I

NAME ______________________ SCORE ________

OBJECTIVE 1

Match terms associated with housing decisions to their correct definitions. Write the correct letters in the blanks. Terms and definitions are continued on the following page.

____ 1. Legal statement of property ownership

____ 2. Difference between what is owed on a house and the appraised value of the house

____ 3. Furniture that is completely or almost completely covered with fabric

____ 4. Money held in safe keeping by a third party

____ 5. Building in which each unit is purchased and owned separately

____ 6. Various living spaces from which people can select to live

____ 7. Planned management of a resource

____ 8. Legal claim used to prove property ownership

____ 9. Evaluation of credit risk based on history of meeting credit obligations

____ 10. Brief history of the ownership of property

____ 11. Single-family house of two or three stories connected to another house by a common side wall

a. Abstract

b. Caulking

c. Condominium

d. Conservation

e. Contingency clauses

f. Cooperative

g. Credit rating

h. Deed

i. Duplex

j. Equity

k. Escrow

l. Foreclosure

m. Houseboat

n. Housing alternatives

o. Insulation

p. Interest rates

q. Lease

r. Mortgage

s. Prefabricated

___12. Building that contains two living units, each having one household

___13. Material covering door or window joints, thresholds, or window sills to keep out cold air, rain, sleet, or snow

___14. Long-term loan used to finance the purchase of a home and used by lender as a security for repayment

___15. Money paid by tenant prior to moving into rental property to cover possible damages to the property

___16. Legal document granting use of property and providing the terms of agreement between landlord and tenant

t. Security deposit

u. Sublet

v. Time-sharing

w. Title

x. Townhouse

y. Upholstered furniture

z. Weather stripping

OBJECTIVE 2 List six ways to conserve energy in housing.

____

____

____

____

____

____

OBJECTIVE 3

Name eight housing alternatives.

____

____

____

____

____

____

____

____

OBJECTIVE 4

List five factors to consider when selecting a housing alternative.

____

____

____

____

____

OBJECTIVE 5

Distinguish between advantages and disadvantages of renting a home and buying a home. Write either "rent" or "buy" in the blanks.

Advantages

_________ 1. Financial investment

_________ 2. Less financial risk

_________ 3. Monthly fixed cost

_________ 4. Establishment of good credit rating

_________ 5. Privacy

_________ 6. Less responsibility for upkeep and repairs

_________ 7. Relatively stable monthly payment

__________8. Possibility of shared social activities

__________9. Flexibility and mobility

__________10. Possibility of special features, such as recreational facilities or security systems

__________11. Tax deductions

__________12. Equity

__________13. Control over decorating

__________14. Personal satisfaction and sense of belonging

Disadvantages

__________1. Long-term commitment

__________2. Possibility of monthly payment increases

__________3. Financial risk

__________4. No equity

__________5. High initial cost

__________6. Responsibility for upkeep and repairs

__________7. Less future stability

__________8. Higher monthly payment

__________9. Restraints on personal decorating

__________10. Less stable neighborhoods

__________11. Less mobility and flexibility

__________12. No tax savings

OBJECTIVE 6 **State three spending guidelines for housing.**

____

____

____

1470

OBJECTIVE 7

Select from the following list steps for buying a home. Write an "X" in the blank before each correct statement.

____ 1. Have the title investigated and cleared.

____ 2. Consult a counselor.

____ 3. Make available the funds necessary to purchase the home.

____ 4. Provide "earnest" money to be kept in escrow.

____ 5. Have the house remodeled.

____ 6. Have the abstract of the title prepared.

____ 7. Fill out a tax form.

____ 8. Close purchase and sign the deed.

____ 9. Find a real estate agent.

____ 10. Investigate the seller.

____ 11. Apply for a credit card.

____ 12. Take out life insurance.

____ 13. Enter into a sales agreement with the seller.

____ 14. Complete mortgage arrangements.

____ 15. Install a house security system.

OBJECTIVE 8

List utility turn-on fees and deposits.

OBJECTIVE 9

Select from the following list guidelines for choosing and purchasing furniture. Write an "X" in the blank before each correct statement.

____ 1. Do not sit in chairs in a furniture store.

____ 2. Check the type of wood used in the furniture construction.

____ 3. Check cushions with prints or stripes to see if they can be reversed and still match the sofa or chair back.

____ 4. Visit various furniture stores to compare quality and price.

____ 5. Sit in chairs and check for stability and comfort.

____ 6. Avoid furniture sales.

____ 7. Make a furniture budget, and make allowances when a bargain is found.

____ 8. Check the back of furniture as well as the front for quality.

____ 9. Buy furniture that meets the needs of family members.

___ 10. Ask the salesperson many questions before buying.

___ 11. Look for large furniture without rollers or casters.

___ 12. Take a hammer along when shopping to check the furniture.

___ 13. Check frames on beds and couches.

___ 14. Study labels and guarantees.

___ 15. Check the dealer's reputation.

___ 16. Make a furniture budget and stick to it.

___ 17. Ask the salesperson a limited number of questions to avoid being rude.

___ 18. Make sure large furniture has rollers or casters at the base so it can be moved easily.

___ 19. Take color and fabric samples to store; include samples of wood, paint, wallpaper, carpeting, upholstery, and draperies.

___ 20. Notice cloth and fabric care on upholstered furniture.

___ 21. Lean against or press on heavy furniture to make certain it sits firmly on the floor.

___22. Check drawer construction by opening and closing drawers to see if the operation is smooth and the drawers are snug, but not tight.

___23. Purchase furnishings that will match only the home currently being lived in.

___24. Take advantage of furniture sales.

___25. Learn maintenance procedures.

___26. Take a tape measure along when shopping to check for dimensions that will fit living space.

___27. Never lean on the furniture in the store.

___28. Check only the front of the furniture because the back is rarely seen.

___29. Purchase furnishings that can be moved and used in another home.

___30. Check the matching of patterned fabrics in upholstered furniture and the evenness of the cording.

OBJECTIVE 10

Select from the following list guidelines for choosing and purchasing major home appliances. Write an "X" in the blank before each correct statement.

____1. Buy the least expensive model every time.

____2. Measure size of front door.

____3. Compare costs and features of various models.

____4. Buy the latest model available to keep current.

____5. Inquire about delivery, installation, warranties, and service availability and cost.

____6. Check the reputation of the dealer.

____7. Take out an insurance policy.

____8. Record equipment needs and set priorities.

____9. Never operate appliance before purchasing.

___10. Check to make sure appliances carry the UL (Underwriter's Laboratory) seal indicating they have met minimum standards of safety.

___ 11. Throw away all warranty cards.

___ 12. Operate the appliance *before* the installation people leave.

___ 13. Measure doors, entryways, and spaces in which appliances must fit.

___ 14. File all instruction sheets and fill out and return warranty cards.

OBJECTIVE 11 **State home care practices.**

____

____

____

____

____

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 12 **Evaluate advantages and disadvantages of housing alternatives.** SCORE ________

OBJECTIVE 13 **Interpret a lease.** SCORE ________

OBJECTIVE 14 **Calculate amount to spend on housing.** SCORE ________

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WRITTEN TEST ANSWERS

HOUSING DECISIONS

G I

OBJECTIVE 1

1. h
2. j
3. y
4. k
5. c
6. n
7. d
8. w
9. g
10. a
11. x
12. i
13. z
14. r
15. t
16. q

OBJECTIVE 2

Answer should include the following:

- Basic housing construction
- House orientation
- Exterior features
- Landscaping features
- Interior furnishings
- Energy saving features, appliances, or materials

OBJECTIVE 3

Answer should include any eight of the following:

- Apartment
- Condominium
- Custom-built house
- Duplex
- Factory-built house
- Mobile home

- Nursing home
- Older house or "preowned" home
- Rent house or rented room
- Retirement home
- Townhouse or row house
- Tract house
- University housing
- Vacation home or resort home

OBJECTIVE 4 Answer should include any five the following:

- Basic personal or family needs and standards
- Cost
- Easement
- Exterior construction and appearance
- Interior construction and appearance
- Location convenience
- Neighborhood character
- School district
- Site orientation
- Utility costs
- Zoning regulations

OBJECTIVE 5

Advantages

1. Buy
2. Rent
3. Rent
4. Buy
5. Buy
6. Rent
7. Buy
8. Rent
9. Rent
10. Rent
11. Buy
12. Buy
13. Buy
14. Buy

Disadvantages

1. Buy
2. Rent
3. Buy
4. Rent
5. Buy
6. Buy
7. Rent
8. Buy
9. Rent
10. Rent
11. Buy
12. Rent

OBJECTIVE 6

Answers should include the following:

- Spend no more than 2 1/2 times gross annual income for the purchase of a dwelling.
- Spend no more than 1/3 of net monthly income for housing costs.
- Divide gross annual income by 60, and spend no more than this figure for monthly housing costs.

OBJECTIVE 7

1, 3, 4, 6, 8, 9, 13, 14

OBJECTIVE 8

- Utility turn on fees for water, heat, gas and/or electricity
- Telephone installation fees and deposits
- Security deposits on rental property

OBJECTIVE 9

2, 3, 4, 5, 8, 9, 10, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 29, 30

OBJECTIVE 10

3, 5, 6, 8, 10, 12, 13, 14

OBJECTIVE 11

Answers should include the following:

- Become familiar with basic tools and supplies needed for home maintenance.
- Check the home periodically, and make minor repairs to avoid costly repairs.
- Establish a cleaning schedule.
- Learn home safety rules.
- Provide adequate storage and keep it organized.

OBJECTIVE 12

Refer to answers to Assignment Sheet 1

OBJECTIVE 13

Refer to answers to Assignment Sheet 2

OBJECTIVE 14

Refer to answers to Assignment Sheet 3

OBJECTIVE SHEET

CURRENT ISSUES

H I

INTRODUCTION

Part of being a responsible adult and family member is knowing what issues are affecting individuals, families, and society. Issues of the 1990s include several health, social/emotional, economic, legal, and environmental problems—including drug abuse, teenage pregnancy, family violence, crime, homelessness, financial poverty, illiteracy, the spread of communicable diseases, increasing numbers of stress-related illnesses and suicides, pollution, and increasing numbers of runaways and school dropouts.

UNIT OBJECTIVE

After completing this unit, the student should be able to list and describe issues affecting adult and family living. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with tobacco, alcohol, and illegal drug use to their correct definitions.
2. List reasons why people use tobacco.
3. Describe health problems linked to tobacco use.
4. Select from a list characteristics of teenagers who abuse alcohol.
5. List consequences of abusing alcohol.
6. Match types of drugs with their effects on health.
7. List in order stages of drug dependency.
8. Distinguish between characteristics of an anorexic and a bulimic.
9. Select from a list consequences of teenage pregnancy.
10. Name people and/or organizations that can work together to help prevent teenage pregnancy.
11. Match terms associated with sexually transmitted diseases (STDs) to their correct definitions.
12. Select from a list facts about sexually transmitted diseases (STDs).

13. List factors that may contribute to family violence.
14. Name phases in the cycle of physical violence.
15. Name prevention strategies for breaking a cycle of family violence.
16. List problems that teenage runaways face.
17. List risks of living in financial poverty.
18. Name risks faced by the functionally illiterate.
19. List costs of dropping out of high school.
20. Name factors linked to teenage suicide.
21. Name suicide warning signs given by teenagers.
22. Complete sentences describing problems faced by the homeless.
23. List costs of shoplifting.
24. Match terms associated with the environment to their correct definitions.
25. Name reasons to conserve energy.
26. Name environmental problems.
27. Name actions that help solve environmental problems.
28. Write an essay about how to solve an environmental problem. (Assignment Sheet 1)
29. Find information about support organizations. (Assignment Sheet 2)

PREPARATION

- Order and obtain materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lectures.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss current issues.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for use of audiovisual materials and equipment that will be needed.

DELIVERY

NOTE: Information from this unit should be used throughout the school year. This unit is intended to be used as a supplement to the other *Adult and Family Living* units.

Objective 1

- Review terms associated with tobacco, alcohol, and illegal drug use.

Objectives 2 and 3

- Present to the class a list of reasons why people use tobacco and health problems linked to tobacco use. Explain to students that one-third of all adults in America smoke cigarettes.

- Discuss with the class financial costs and social consequences of smoking and using smokeless tobacco.

  EXAMPLES: Assuming that cigarettes cost $1.60 per pack and that an average smoker uses 1 1/2 packs of cigarettes each day, an average smoker spends about $876 per year on cigarettes. Americans spend more than $9 billion each year on tobacco products.

- Have students debate an individual's right to smoke versus an individual's right to a smoke-free environment.

- To address social, economic, and health concerns about smoking cigarettes, show the video *Showdown on Tobacco Road.*

  NOTE: This is a two-part, 60-minute video that reviews the debate about the sale and use of tobacco in America. It presents the debate through several personal commentaries and a presentation of the history of cigarette use, promotion, and advertising in America. Some of the personal commentaries may offend some students, so teachers are encouraged to preview this video before using it in class.

- To address health concerns about chewing tobacco, show the videos *Check It Out* and *Risky Habits.*

  NOTE: *Check It Out* is a 10-minute public education rock video about the dangers of chewing tobacco. *Risky Habits* is a 9-minute video on the health dangers associated with chewing tobacco.

- Distribute to the class the brochure *Does Your Child Have a Risky Habit?* Discuss the dangers of chewing tobacco.

- Have students use the computer software *The Smoking Decision.*

  NOTE: Through various decision-making situations, this program helps students form opinions about their use or nonuse of cigarettes. The program encourages students not to smoke.

- Supplement the objectives with information from the articles "Women Smokers and Their Children Face High Risks," "Student Survey Report," and "Where There's Smoke: A Firestorm Over a New Cigarette Highlights Two Rival Marketing Strategies," and the publication *A Documented List of Critical Issues Facing American Families.*

  NOTE: These publications present statistics cited in Objective 3 in the Information Sheets. The survey report presents results of a drug-abuse survey taken by Scholastic, Inc., the publisher of educational teen magazines.

- Contact the American Cancer Society, American Medical Association, Oklahoma Heart Association, Oklahoma Lung Association, Oklahoma State Department of Health, Public Health Service, and/or U.S. Department of Health and Human Services for additional resources on tobacco use and its consequences.

Objectives 4 and 5

- Explain to the class that alcoholism is a disease.

- Discuss with the class why teenagers who abuse alcohol often have the characteristics identified in Objective 4.

- Ask the class to name consequences of abusing alcohol. List the reasons on a chalkboard or transparency. Present reasons from Objective 5.

- Lead a class discussion on how alcohol affects an unborn child. Supplement the discussion with information from the article "Child Without Dreams."

  NOTE: The article presents information about Fetal Alcohol Syndrome (FAS).

- Discuss with the class *false* assumptions teenagers may associate with drinking alcohol.

  EXAMPLES: Keener senses, better driving ability, increased sexual prowess

- Show the video *Drinking and Driving.*

  NOTE: In this video, a counselor and teenagers talk about how to stay out of (or get out of) drinking-and-driving situations and "still be cool."

- Use the booklet *Children of Alcoholics* to present information on how alcoholism hurts children of alcoholics. Explain how relatives of alcoholics can find help for themselves and their families.

- Supplement class discussions with information from the booklet *What Works: Schools Without Drugs.*

  NOTE: This booklet contains information on alcohol and illegal drug use among elementary, junior high, and high school students. It presents strategies that parents, schools, students, and communities can adopt to discourage drug use. It also lists references and sources of information.

- Invite a representative from a local chapter of Mothers Against Drunk Driving (M.A.D.D.) or Students Against Driving Drunk (S.A.D.D.) to present information about the dangers of drinking and driving.

- Refer to Section C, Unit III, Insurance, for information on drinking and driving.

- For additional information on alcohol abuse, contact Alateen, Alcoholics Anonymous, the American Medical Association, Oklahoma City Council on Alcoholism, Oklahoma Heart Association, Oklahoma State Department of Health, Public Health Service, Tulsa Council on Alcoholism, and/or U.S. Department of Health and Human Services.

  NOTE: Alateen is a support group for teenagers related to people with alcohol problems. Alcoholics Anonymous is a support group for people who have problems with alcohol abuse.

Objectives 6 and 7

- Assign individuals or groups of students to research and report on the effects of drug types listed in Objective 6.

- Review with the class the types of drugs and their effects.

- Supplement class discussions with information from the booklet *What Works: Schools Without Drugs*.

- Present to the class stages of drug dependency. Point out that the time someone goes from stage one to four will vary with the individual. Some people may become dependent after using a drug just one time. Some people may decide to quit using drugs before reaching stages three or four. Emphasize that an individual does not know ahead of time how he or she will react to drug use, so it is best not to experiment.

- Use the article "Student Survey Report" to lead a class discussion on teenage drug abuse.

- Show the video *Substance Abuse*.

  NOTE: In this video, several recovering teenage addicts talk about their substance abuse problems.

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- Use the computer software *S.M.A.R.T. Choices: Students Master the Art of Responsible Thinking.*

  NOTE: The software teaches students skills for making responsible decisions. It uses a simulation in which a student who does not use drugs is caught in a situation that could implicate him or her as a drug user. The program asks class members to make decisions about what the student could do and then presents possible consequences. The program uses color and graphics and therefore requires a monitor that has the capability for both. The program is designed for the "one-computer classroom," one in which teachers use *one* computer and the program to instruct the entire class.

- For more information on drugs and drug dependency, contact Families Anonymous, Narcotics Anonymous, the Cocaine National Treatment and Referral Information Service, National Education Association, Oklahoma Association for Mental Health, Inc., Oklahoma City Council on Alcoholism, Oklahoma State Department of Health, Public Health Service, Tulsa Council on Alcoholism, and/or U.S. Department of Health and Human Services.

  NOTE: Local hospitals may also provide information on drug dependence and programs that help people withdraw from drugs. Families Anonymous is a support group for relatives and friends of youth with drug abuse or related behavior problems. Narcotics Anonymous is a support group for recovering narcotic addicts.

Objective 8

- Present characteristics of anorexics and bulimics.

- Show the video *Bulimia* to present information on the eating disorder.

  NOTE: This is a 9-minute video about bulimia.

- Supplement the objectives with information from the publication *Eating Disorders: Anorexia Nervosa and Bulimia.*

- For more information on eating disorders, contact the National Association of Anorexia Nervosa and Associated Disorders (ANAD).

  NOTE: This association offers assistance to anorexics and bulimics and their families.

Objectives 9 and 10

- Invite a teenage mother and father to discuss with the class the problems of being teenage parents.

  NOTE: Teachers may want to talk to the teenagers and their parents ahead of time to clarify what the goals of the presentation are. Teachers may help the teenage parents anticipate what questions the class might ask. To emphasize the overall family impact of teenage pregnancy, teachers may want to invite the teenagers' parents to participate in the class discussion.

- Assign a group of students to organize a panel discussion on the problems and preventions of teenage pregnancy. Have students invite representatives from each of the groups listed in Objective 10 to be on the panel.

- Lead a class discussion on the *false* assumptions associated with teenage pregnancy and fatherhood.

  EXAMPLES: Male teenagers may believe that conceiving a baby will prove they are adults.

  Female teenagers may believe that having a baby to care for will make them feel fulfilled.

- Lead a class discussion on alternatives for dealing with teenage pregnancy.

- Refer to Section D, Unit III, Pregnancy and Childbirth, for more information on pregnancy.

- Show the videos *Pregnant Teens: Taking Care*, *Teenage Mothers: Beyond the Baby Shower*, and/or *Young Fathers: Teenage Love* to help students understand the responsibilities and problems associated with teenage pregnancy.

  NOTE: *Pregnant Teens: Taking Care* is a 22-minute video offering prenatal-care information for pregnant teenagers. *Teenage Mothers: Beyond the Baby Shower* is a 27-minute video about the responsibilities and tough realities of being a teenage parent. *Young Fathers: Teenage Love* is a 12-minute video addressing teenage fatherhood.

- Have students use the computer software *From the Beginning . . . The Reproductive Systems and Conception.*

  NOTE: This program describes and illustrates male and female reproductive systems and the process of conception.

- Have students use the computer software *The First Date, A Simulation* to practice how to react to sexual advances.

  NOTE: This program allows students to make decisions involving dating. Situations include reacting to sexual advances and the offer of drugs and alcohol.

- To present additional information on teenage pregnancy, use the publications *About Pregnancy and Drugs*, *Adolescent Pregnancy: A Resource Guide*, *Environmental Exposures and Pregnancy: A Resource Guide*, *Facts You Should Know About Teenage Pregnancy*, *Nutrition & Adolescent Pregnancy: A Selected Bibliography*, *Straight Talk About Teenage Pregnancy in Oklahoma*, *You'd Be Amazed at How Many Teens Say "No": Birth Control Info for Teens*, and/or *What Is WIC?*

- For more information on teenage pregnancy, contact the March of Dimes National Foundation; Oklahoma State Department of Health; Planned Parenthood Association (Oklahoma City), Planned Parenthood Association of Tulsa, Inc.; Planned Parenthood Federation of America, Inc.; Public Health Service; and/or U.S. Department of Health and Human Services.

Objectives 11 and 12

- Present to the class facts about sexually transmitted diseases (STDs).

- Show the videos *Sexually Transmitted Diseases: What You Should Know* and/or *Sex Education: A Comprehensive Video Series, Program 5—STDs*.

  NOTE: *Sexually Transmitted Diseases: What You Should Know* is a 25-minute video providing information about sexually transmitted diseases, including AIDS. *Program 5—STDs* is a 30-minute video that includes a drama and teen-group discussion about STDs, including AIDS.

- Use the computer software *From the Beginning . . . Sexually Transmitted Diseases*.

  NOTE: This program answers common questions about sexually transmitted diseases. It simulates an irresponsible sexual relationship, showing the user what kind of STDs a person can get and what the consequences of having an STD are.

- For more information on sexually transmitted diseases, contact the Centers for Disease Control, The Herpes Resource Center, and/or the National VD Hotline.

- Supplement the objectives with Handout 1, "Characteristics of Sexually Transmitted Diseases," and Handout 2, "Ways the AIDS Virus Is Transmitted." Invite a Oklahoma State Department of Health professional to class to discuss AIDS and other sexually transmitted diseases and their spread and prevention.

  CAUTION: Section 200.2 of the *School Laws of Oklahoma: 1988*, pp. 170-171, stipulates how AIDS prevention may be taught in Oklahoma public schools. The law states that "AIDS prevention education shall be limited to the discussion of the disease AIDS and its spread and prevention." The law also states:

  > **AIDS prevention education shall teach that abstinence from sexual activity is the only certain means for the prevention of the spread or contraction of the AIDS virus through sexual contact. It shall also teach that artificial means of birth control are not a certain means of preventing the spread of the AIDS virus and reliance on such methods puts a person at risk for exposure to the disease.**

  Section 200.2 of the school laws has several other provisions addressing how AIDS prevention may be taught in Oklahoma public schools and how parents and guardians of students are to be informed about such curricula. Teachers, school board members, and administrators should read Section 200.2 of the state school laws before students are taught about AIDS and its spread and prevention. Teachers are strongly encouraged to receive AIDS training from the Oklahoma State Department of Education or the Oklahoma State Department of Health to present the most factual and up-to-date information. Teachers are also encouraged to have any AIDS curricula approved by their local school board and administrators.

- To present information about AIDS, show the videos *AIDS and the American Family*; *AIDS: Everything You and Your Family Need to Know But Were Afraid to Ask*; *AIDS in Rural America*; *A Letter from Brian*; and/or *Too Little, Too Late*.

  NOTE: *AIDS and the American Family* is a 60-minute video explaining the history of the disease, how it is transmitted, and what its consequences are. *AIDS: Everything You and Your Family Need to Know But Were Afraid to Ask* is a 30-minute video addressing common concerns and fears about AIDS. *AIDS in Rural America* is a 30-minute video focusing on how AIDS is impacting rural America. *A Letter from Brian* is a 29-minute video in which a female high school student explores how she feels about the possibility of having AIDS. She discovers she may have AIDS after receiving a letter from a young man she had dated and who has AIDS. Also included is a discussion about being emotionally prepared for sex and a presentation of facts about the disease. *Too Little, Too Late* is a 48-minute video featuring family and friends of AIDS patients discussing the pain and frustration associated with AIDS.

- Contact the American Red Cross, National AIDS Information Clearinghouse, the National AIDS Hotline, the National AIDS Network, Stillwater Community AIDS Network, and/or local hospitals and hospices for the most recent information about AIDS.

  NOTE: The National AIDS Hotline is sponsored by the Public Health Service and is staffed by people seven days a week, 24 hours a day. Free written materials are available on request.

- Supplement class discussions with information from the publications *AIDS and the Education of Our Children: A Guide for Parents and Teachers* and *Tips on Preventing AIDS* and the article "Why We Must Teach about AIDS."

Objectives 13, 14, and 15

- Explain why family violence is a growing problem.

- Ask students which of the factors listed in Objective 13 contribute most to family violence. Have students justify their answers. Ask students to find and bring to class proof of their positions.

  NOTE: Proof could include recent newspaper and magazine clippings or information from television and radio programs.

- Ask the class whether emotional abuse is a type of family violence. Point out that emotional abuse can have severe and long-lasting consequences.

- Refer to Section D, Unit V, Parent-Child Relationships, for information on child abuse.

- Present to the class phases of the cycle of physical violence. Explain how the three prevention strategies listed in Objective 15 can help break a cycle of family violence.

- Use the publications *Child Abuse*, *Children and TV Violence*, *Child Abuse: Identification and Reporting*, *Handbook for Victims of Domestic Violence*, *Prevention of Family Violence*, and/or *What Everyone Should Know about Child Abuse* to present additional information on violence in families and society.

- Supplement the objectives with information from the publication *Families and Public Policies*.

- For more information on causes and preventions of family violence, contact [illegible] Rape, Domestic Violence Intervention Services, National Coalition Against Domestic Violence, National Child Abuse Hotline, Oklahoma Statewide Abuse Hotline, National Committee for Prevention of Child Abuse, and/or Parents United, Inc.

  NOTE: Parents United, Inc., is a support group for abused children and for adults who were abused as children.

Objective 16

- Use the publication *Runaway Youth* to present to the class reasons why teenagers run away from home and problems runaways encounter.

- Ask the class to list alternatives to running away from home.

- Invite a professional from a local runaway or homeless shelter to discuss with the class the problems runaways face and alternatives to running away.

- For more information on stress and emotional problems that may cause a young person to run away, contact Emotions Anonymous, the National Mental Health Association, and/or the Oklahoma Association for Mental Health, Inc.

  NOTE: Emotions Anonymous is a support group for people with emotional problems.

Objective 17

- Point out risks of living in financial poverty.
- Ask the class to brainstorm ways individuals, businesses, and the government can help people who live in poverty.
- Ask the class to name ways people can avoid living in poverty.

Objective 18

- Ask the class why not being able to read, write, or complete math problems places a person at risk for the problems in Objective 18.
- Ask the class why illiteracy has become a problem in this country.

Objective 19

- Ask the class to give reasons why teenagers drop out of school.
- Assign students to research programs that are keeping "at-risk" students from dropping out. Have the students report their findings to the class.
- Explain to the class that dropping out of school has both individual and societal costs.

Objectives 20 and 21

- Present teenage suicide factors and warning signs.
- Supplement presentations with information from the article "Beating Depression" and the publications *Teen Suicide* and *Why Adolescent Suicide?*
- Supplement presentations with information from local hospitals, treatment centers, and/or hotlines.
- Invite a counselor to class to discuss reasons teenagers commit suicide, the problems of cluster and pact suicides, and the role of cults in suicides. Ask the counselor to tell the class where teenagers can find suicide-prevention and stress-reduction help.
- Use the publications *A Guide to Managing Stress* and *Skills for Stress Management* to explain to students techniques for managing stress.

- Show the videos *Teenage Suicide* and/or *Depression/Stress.*

  NOTE: *Teenage Suicide* is a 25-minute video featuring teenagers who have tried to commit suicide and the parent of a teenager who committed suicide; it addresses causes and preventions of teenage suicide. *Depression/Stress* is a 30-minute video featuring teenagers and counselors discussing the causes of teenage depression and stress and ways to cope with depression and stress.

- For more information on stress, emotional disorders, and suicide, contact the DEPRESSION/Awareness, Recognition, and Treatment (D/ART) Program; Emotions Anonymous; the National Mental Health Association; Oklahoma Association for Mental Health, Inc.; and/or the Youth Suicide National Center.

Objective 22

- Present problems faced by the homeless.

- Invite the supervisor of a homeless shelter to describe who the homeless are, what problems the homeless encounter, and solutions to the problem of homelessness.

- Have a representative from a local chapter of Habitat for Humanity International, Inc., describe how its organization is trying to alleviate the problem of homelessness.

  NOTE: Habitat for Humanity International, Inc., members build and rehabilitate family residences. The goal of the group is to eliminate poverty housing. Payne County Habitat for Humanity is the chapter located in Stillwater, Oklahoma.

- Supplement the presentation with information from the articles "Homelessness: Strategies for Education, Advocacy, and Research" and "Day Centers for the Homeless: A Role for Home Economists."

Objective 23

- Invite a merchant to discuss with the class the costs of shoplifting.

- Invite a city attorney to discuss with the class the penalties that shoplifters face.

- Refer to Section C, Unit VI, Managing Financial Resources, for more information on shopping and consumerism.

Objectives 24, 25, 26, and 27

- Refer to the publication *Energy Action in Schools: Animated Bibliography, A Sample of Energy Education Curriculum Materials, 7-12* for materials to teach energy conservation.

- Contact the Environmental Defense Fund for information on recycling and energy conservation.

- Have the class collect items to take to a recycling center. Use the amount collected to point out how much solid waste is generated in America.

- Have the class discuss the meaning of the quotation: "Nobody made a greater mistake than he who did nothing because he could only do a little." —Edmund Burke

- Contact the National Wildlife Federation for information about conservation and preservation issues.

- Have students complete Assignment Sheet 1 on writing an essay about how to solve an environmental problem.

- Supplement the objectives with information and suggested activities from the articles "Women Are Waking Up to Their Environment" and "Considering Cloth Diapers" and the publications *The Green Lifestyle Handbook: 1001 Ways You Can Heal the Earth, Save Our Planet: 750 Everyday Ways You Can Help Clean Up the Earth,* and/or *50 Simple Things You Can Do to Save the Earth.*

APPLICATION

Objective 28

- Instruct students to complete Assignment Sheet 1 if it has not already been assigned.

Objective 29

- Instruct students to complete Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate students on assignment sheet activities, if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

NOTE: Some of the suggested resources might be considered controversial classroom teaching aids. It is therefore strongly recommended that teachers preview all audiovisual materials, computer software, and publications before using these items in class. Teachers are encouraged to have school board members and school administrators approve what might be considered controversial teaching materials before using the materials in class.

Audiovisual Materials

- *AIDS and the American Family*

- *Pregnant Teens: Taking Care*

- *Teenage Mothers: Beyond the Baby Shower*

- *Young Fathers: Teenage Love*

  NOTE: *AIDS and the American Family*, *Pregnant Teens: Taking Care*, *Teenage Mothers: Beyond the Baby Shower*, and *Young Fathers: Teenage Love* are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these four videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may purchase *AIDS and the American Family* by writing to Medical Action Group, P.O. Box 598, Chanute, Kansas 66720, or by calling 316-431-0140. *Pregnant Teens: Taking Care* and *Teenage Mothers: Beyond the Baby Shower* may be purchased by writing to Perennial Education, Inc., 930 Pitner Avenue, Evanston, Illinois 60202, or by calling 800-323-9084. *Young Fathers: Teenage Love* may be purchased by writing to New Dimension Films, 85895 Lorane Highway, Eugene, Oregon 97405, or by calling 503-484-7125.

- *AIDS: Everything You and Your Family Need to Know But Were Afraid to Ask*

- *Check It Out*

- *Risky Habits*

- *Sexually Transmitted Diseases: What You Should Know*

- *Too Little, Too Late*

  NOTE: ***AIDS: Everything You and Your Family Need to Know But Were Afraid to Ask, Check It Out, Risky Habits, Sexually Transmitted Diseases: What You Should Know*, and *Too Little, Too Late* are available to Oklahoma teachers on a free-loan basis by writing to or calling the Oklahoma State Department of Health. The address and phone number for the health department are listed under SUGGESTED RESOURCES, Additional Resources.**

- *AIDS in Rural America*

  NOTE: This video may be purchased by writing to New Dimension Media, Inc., 85895 Lorane Highway, Eugene, Oregon 97405, or by calling 503-484-7125.

- *A Letter from Brian*

  NOTE: This video is available on a free-loan basis by writing to Modern Talking Picture Service, 5000 Park Street North, St. Petersburg, Florida 33709, or by calling 813-541-5763.

- *Bulimia*

  NOTE: This video may be purchased by writing to Perennial Education, Inc., 930 Pitner Avenue, Evanston, Illinois 60202, or by calling 312-328-6700.

- *Drinking and Driving*

  NOTE: This video may be purchased by writing to Live Wire Video Publishers, 3315 Sacramento Street, San Francisco, California 94118, or by calling 415-564-9500.

- *Depression/Stress*

- *Sex Education: A Comprehensive Video Series, Program 5—STDs*

- *Showdown on Tobacco Road*

- *Substance Abuse*

- *Teenage Suicide*

  NOTE: *Depression/Stress*; *Sex Education: A Comprehensive Video Series, Program 5—STDs*; *Showdown on Tobacco Road*; *Substance Abuse*; and *Teenage Suicide* may be purchased by writing to United Learning, Inc., 6633 West Howard Street, Niles, Illinois 60648, or by calling 800-759-0362.

Computer Software

- *From the Beginning . . . Sexually Transmitted Diseases*

- *From the Beginning . . . The Reproductive Systems and Conception*

  NOTE: This program is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order the program from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or call 800-522-5810. Out-of-state teachers may purchase both of the above programs from Orange Juice Software Systems, 338 South Arch Avenue, New Richmond, Wisconsin 54017, or by calling 715-246-3588.

- *S.M.A.R.T. Choices: Students Master the Art of Responsible Thinking.*

  NOTE: Teachers may purchase this program by writing to Tom Snyder Productions, Inc., 90 Sherman Street, Cambridge, Massachusetts 02140, or by calling 617-876-4433.

- *The First Date, A Simulation*

  NOTE: Teachers may purchase *The First Date, A Simulation* by writing to Orange Juice Software Systems, 338 South Arch Avenue, New Richmond, Wisconsin 54017, or by calling 715-246-3588.

- *The Smoking Decision*

  NOTE: Teachers may purchase this program by writing to Sunburst Communications, 39 Washington Avenue, Pleasantville, New York 10570, or by calling 914-769-5030 or 800-431-1934.

Publications

NOTE: Many drug, disease, and alcohol awareness publications produced by federal agencies may be obtained by writing to the Consumer Information Center, Department RW, Pueblo, Colorado 81009.

- *About Pregnancy and Drugs.* South Deerfield, Massachusetts: Channing L. Bete Company, Inc., 1988.

  NOTE: Teachers may obtain this 15-page booklet by writing to Channing L. Bete Company, Inc., South Deerfield, Massachusetts 01373, or by calling 800-628-7733. Request booklet number 37309.

- *Adolescent Pregnancy: A Resource Guide.* Washington, D.C.: The National Center for Education in Maternal and Child Health (NCEMCH), 1989.

  NOTE: This resource guide is available at no cost by writing to The National Maternal and Child Health Clearinghouse (NMCHC), 38th and R Streets, N.W., Washington, D.C. 20057, or by calling 202-625-8410.

- *Children and TV Violence.* Facts for Families, Vol. 11, No. 2. Washington, D.C.: American Academy of Child and Adolescent Psychiatry, n.d.

  NOTE: Facts for Families publications may be obtained by writing to the American Academy of Child and Adolescent Psychiatry, 3615 Wisconsin Avenue, N.W., Washington, D.C. 20016, or by calling 202-966-7300.

- *Children of Alcoholics*, 2nd ed. South Deerfield, Massachusetts: Channing L. Bete Company, Inc., 1988.

  NOTE: This 15-page booklet may be obtained by writing to Channing L. Bete Company, Inc., South Deerfield, Massachusetts 01373, or by calling 413-665-7611. Request booklet number 18846.

- *Does Your Child Have a Risky Habit?* Oklahoma City, Oklahoma: Oklahoma State Department of Health, Dental Health Services, n.d.

  NOTE: This brochure on the dangers of using smokeless tobacco may be obtained by writing to Oklahoma State Department of Health, Dental Health Services, 1000 N.E. Tenth, Oklahoma City, Oklahoma 73152.

- *Energy Action in Schools: Animated Bibliography, A Sample of Energy Education Curriculum Materials, 7-12*, rev. ed. Sacramento, California: California Energy Extension Service, Governor's Office of Planning and Research, n.d.

  NOTE: This publication was reprinted in September 1988 by the Washington Energy Extension Service of Education and Training Division of Washington State Energy Office. Information on the bibliography may be obtained by calling 206-296-5640.

- *Environmental Exposures and Pregnancy: A Resource Guide*. Washington, D.C.: The National Center for Education in Maternal and Child Health (NCEMCH), 1989.

  NOTE: This resource guide is available at no cost by writing to The National Maternal and Child Health Clearinghouse (NMCHC), 38th and R Streets, N.W., Washington, D.C. 20057, or by calling 202-625-8410.

- Fulton, Arlene and Joseph A. Weber. *Child Abuse: Identification and Reporting*. Home Economics Fact Sheet No. T-2372. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- *Handbook for Victims of Domestic Violence*. Tulsa, Oklahoma: Domestic Violence Intervention Services, Inc., n.d.

  NOTE: This 27-page booklet may be obtained by writing to Domestic Violence Intervention Services, Inc., 1331 East 15th Street, Tulsa, Oklahoma 74120, or by calling 918-585-3143.

- Hawks, Leona K. "Day Centers for the Homeless: A Role for Home Economists." *Journal of Home Economics*. Fall 1989, pp. 33-37.

- Koblinsky, Sally A. and Janet E. Preston. "Why We Must Teach about AIDS." *Vocational Education Journal*. September 1989, pp. 20-22.

- Matthews, Wayne. *Skills for Stress Management.* Home Economics Fact Sheet No. T-2110. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1982.

- *Nutrition & Adolescent Pregnancy: A Selected Bibliography.* White Plains, New York: March of Dimes Birth Defects Foundation, 1986.

  NOTE: This bibliography provides abstracts of articles and books about adolescent pregnancy and nutrition and materials that can be used to educate and counsel teenagers. It can be obtained by writing to The National Maternal and Child Health Clearinghouse (NMCHC), 38th and R Streets, N.W., Washington, D.C. 20057, or by calling 202-625-8410.

- Ross, Katy C. *A Guide to Managing Stress.* Daly City, California: Krames Communications, 1985.

  NOTE: This 15-page publication explains what stress is and discusses techniques for managing stress. It may be obtained by writing to Krames Communications, 312 90th Street, Daly City, California 94015-1898, or by calling 415-994-8800.

- *Straight Talk About Teenage Pregnancy in Oklahoma.* Oklahoma City, Oklahoma: Planned Parenthood of Central Oklahoma, 1986.

  NOTE: This fact sheet can be obtained by writing to Planned Parenthood Association, 619 N.W. 23rd Street, Oklahoma City, Oklahoma 73103, or by calling 405-528-0221.

- U.S. Department of Education. *AIDS and the Education of Our Children: A Guide for Parents and Teachers.* Washington, D.C.: U.S. Government Printing Office, 1988.

  NOTE: A free copy of this 28-page booklet is available by writing to Consumer Information Center, Department ED, Pueblo, Colorado 81009.

- U.S. Department of Education. *What Works: Schools Without Drugs*, rev. ed. Washington, D.C.: U.S. Government Printing Office, 1989.

  NOTE: A free copy of this 87-page booklet is available by writing to Schools Without Drugs, Pueblo, Colorado 81009 or to National Clearinghouse for Alcohol and Drug Information, P.O. Box 2345, Rockville, Maryland 20852, or by calling the Department of Education at 800-624-0100.

- U.S. Department of Health and Human Services, Public Health Service, Food and Drug Administration. *Tips on Preventing AIDS*, rev. ed. HHS Publication No. (FDA) 88-1145. Washington, D.C.: U.S. Government Printing Office, 1988.

  NOTE: This handout may be obtained by writing to U.S. Department of Health and Human Services, Public Health Service, Food and Drug Administration, Office of Public Affairs, 5600 Fishers Lane, Rockville, Maryland 20857.

- U.S. Department of Health and Human Services, Public Health Service, Health Services Administration. *You'd Be Amazed at How Many Teens Say "No": Birth Control Info for Teens*. DHHA Publication No. (HSA) 81-5660. Washington, D.C.: U.S. Government Printing Office, 1980.

  NOTE: This pamphlet may be obtained by writing to U.S. Department of Health and Human Services, Public Health Service, Health Services Administration, Bureau of Community Health Services, 5600 Fishers Lane, Rockville, Maryland 20857.

- *What Everyone Should Know About Child Abuse*, rev. ed. South Deerfield, Massachusetts: Channing L. Bete Company, Inc., 1987.

  NOTE: This 15-page booklet may be obtained by writing to Channing L. Bete Company, Inc., South Deerfield, Massachusetts 01373, or by calling 413-665-7611. Request booklet number 16451.

- *What Is WIC?* Oklahoma City, Oklahoma: Oklahoma State Department of Health, WIC Program, 1987.

  NOTE: This booklet explains the benefits of WIC, a federally funded nutrition, education, and supplemental food program for women, infants, and children up to five years old. Teachers may obtain the booklet by writing to Oklahoma State Department of Health, WIC Program, 1000 N.E. Tenth, Oklahoma City, Oklahoma 73152.

- Wilson, Elaine. *Child Abuse*. Home Economics Fact Sheet No. T-2204. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

- Wilson, Elaine. *Families and Public Policies*. Home Economics Fact Sheet No. T-2223. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

  NOTE: Home Economic Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, or call 405-744-5385.

- Young, Stephanie. "Considering Cloth Diapers?" *Glamour*. May 1990, p. 80.

Additional Resources

NOTE: The following are organizations that can provide films, videos, and/or publications about current issues. The organizations' addresses and phone numbers may change after publication of *Adult and Family Living*. For current issues pertaining to physical and/or mental health, additional resources include local hospitals, treatment centers, hospices, and health departments.

- Alateen
  1372 Broadway
  New York, New York 10018
  Phone: 212-302-7240

- Alcoholics Anonymous
  P.O. Box 459
  Grand Central Station
  New York, New York 10163
  Phone: 212-686-1100

- American Cancer Society
  3800 North Cromwell
  Oklahoma City, Oklahoma 73118

- American Cancer Society
  777 Third Avenue
  New York, New York 10017

- American Medical Association
  Bureau of Health Education
  535 North Dearborn Street
  Chicago, Illinois 60610

- American Red Cross
  AIDS Education Program
  National Headquarters
  1730 E Street, N.W.
  Washington, D.C. 20006
  Phone: 202-639-3223

- Call Rape
  2121 South Columbia, Suite 420
  Tulsa, Oklahoma 74114
  Phone: 918-744-7273

- Centers for Disease Control
  Technical Information Services
  Bureau of State Services
  Atlanta, Georgia 30333
  Phone: 404-329-3311

- Cocaine National Treatment and
  Referral Information Service
  Phone: 800-262-2463

- DEPRESSION/Awareness, Recognition,
  and Treatment (D/ART)
  National Institute of Mental Health
  Public Inquiries, Room 15C-05
  5600 Fishers Lane
  Rockville, Maryland 20857

- Domestic Violence Intervention Services
  1331 East 15th Street
  Tulsa, Oklahoma 74120
  Phone: 918-585-3143

- Emotions Anonymous
  P.O. Box 4245
  St. Paul, Minnesota 55104
  Phone: 612-647-9712

- Environmental Defense Fund-Recycling
  257 Park Avenue South
  New York, New York 10010
  Phone: 800-CALL-EDF

- Families Anonymous
  P.O. Box 528
  Van Nuys, California 91408
  Phone: 818-989-7841

- Habitat for Humanity International, Inc.
  Habitat and Church Streets
  Americus, Georgia 31709-3498
  Phone: 912-924-6935

- March of Dimes National Foundation
  6051 North Brookline, Suite 111
  Oklahoma City, Oklahoma 73112

- Narcotics Anonymous
  P.O. Box 9999
  Van Nuys, California 91409
  Phone: 818-780-3951

- National AIDS Hotline
  Phone: 800-342-AIDS

- National AIDS Information Clearinghouse
  P.O. Box 6003
  Rockville, Maryland 20850
  Phone: 301-762-5111

- National AIDS Network
  Phone: 202-347-0390

- National Association of Anorexia Nervosa
    and Associated Disorders (ANAD)
  P.O. Box 7
  Highland Park, Illinois 60035
  Hotline phone: 708-831-3438

- National Child Abuse Hotline
  Phone: 800-422-4453

- National Coalition Against Domestic Violence
  P.O. Box 15127
  Washington, D.C. 20003-0127
  Phone: 800-333-SAFE

- National Committee for Prevention
    of Child Abuse
  332 South Michigan Avenue, Suite 1600
  Chicago, Illinois 60609
  Phone: 312-663-3520

- National Education Association
    Research Foundation
  1201 16th Street, N.W.
  Washington, D.C. 20006

- National Mental Health Association
  Information Center
  1021 Prince Street
  Alexandria, Virginia 22314-2971
  703-643-7722

- National Wildlife Federation
  Resource Conservation Alliance
  1400 16th Street, N.W.
  Washington, D.C. 20036-2266
  Hotline phone: 202-797-6655

- National VD Hotline
  Phone: 800-227-8922

- Oklahoma Association for Mental Health, Inc.
  5104 North Francis
  Oklahoma City, Oklahoma 73118

- Oklahoma City Council on Alcoholism
  125 N.W. 5th
  Oklahoma City, Oklahoma 73101

- Oklahoma Heart Association
  2915 Classen Boulevard, Suite 220
  P.O. Box 11376
  Oklahoma City, Oklahoma 73106

- Oklahoma Lung Association
  2442 North Walnut
  P.O. Box 53303
  Oklahoma City, Oklahoma 73105

- Oklahoma State Department of Health
  1000 N.E. 10th Street, P.O. Box 53551
  Oklahoma City, Oklahoma 73152

  NOTE: Films and videotapes from the Oklahoma State Department of Health are available to Oklahoma teachers on a free-loan basis. Teachers may obtain films and videotapes by writing to the Oklahoma State Department, ATTN: FILM LIBRARY, at the given address, or by calling 405-271-5724. A copy of the department's film catalog is also available by writing to or calling the department.

- Oklahoma Statewide Abuse Hotline
  (Child and Adult Protective Services)
  Phone: 800-522-3511

- Parents United, Inc.
  P.O. Box 952
  San Jose, California 95108-0952
  Phone: 408-280-5055

- Payne County Habitat for Humanity
  823 West University
  Stillwater, Oklahoma 74078
  Phone: 405-372-5830

- Planned Parenthood Association
  619 N.W. 23rd
  Oklahoma City, Oklahoma 73103
  Phone: 405-528-0221

- Planned Parenthood Association of Tulsa, Inc.
  1007 South Peoria
  Tulsa, Oklahoma 74120
  Phone: 918-587-1101

- Planned Parenthood Federation of America, Inc.
  810 Seventh Avenue
  New York, New York 10019
  Phone: 212-541-7800

- Planned Parenthood Federation of America, Inc.
  2010 Massachusetts Avenue, N.W.
  Washington, D.C. 20036
  Phone: 202-785-3351
  Hotline phone: 800-777-1740

- Public Health Service
  Public Inquiries Branch
  Washington, D.C. 20025

- Stillwater Community AIDS Network
  in care of Action, Inc., of Oklahoma
  P.O. Box 282
  Stillwater, Oklahoma 74076
  Phone: 405-624-2544

- The Herpes Resource Center
  260 Sheridan Avenue
  Palo Alto, California 94306
  Phone: 415-328-7710

- Tulsa Council on Alcoholism
  2121 South Columbia Avenue, Suite 470
  Tulsa, Oklahoma 74114

- U.S. Department of Health and Human Services
  Children's Bureau
  Washington, D.C. 20025

- Youth Suicide National Center
  204 East Second Avenue, Suite 203
  San Mateo, California 94401

- Youth Suicide National Center
  1825 I Street, N.W., Suite 945
  Washington, D.C. 20006

UNIT REFERENCES

- Berger, Peggy S. and Kenneth R. Tremblay, Jr. "Homelessness: Strategies for Education, Advocacy, and Research." *Journal of Home Economics.* Fall 1989, pp. 27-32.

- Brown, Barbara J. *Eating Disorders: Anorexia Nervosa and Bulimia*, Parts 1 and 2. Home Economics Fact Sheet Nos. T-3146 and T-3147. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Carr, Cathy. "The Addictive Power of Crack." *Scholastic Choices.* December 1989, pp. 4-7, 33.

- Clayton, Thomas L., ed. *Taber's Cyclopedic Medical Dictionary.* Philadelphia, Pennsylvania: F.A. Davis Company, 1989.

- *Consumers Confidential*, 2nd ed. New York: Boardroom Reports, Inc., 1988.

- Dorris, Michael. "Child Without Dreams." *Forecast for the Home Economist.* November 1989, pp. 8-11.

- *Facts You Should Know About Teenage Pregnancy.* White Plains, New York: March of Dimes Birth Defects Foundation, 1985.

- *Family Health.* Mission Hills, California: Glencoe Publishing Company, 1988.

- Federal Energy Administration, Office of Conservation Energy. *Energy Conservation: Understanding and Activities for Young People.* Washington, D.C.: U.S. Government Printing Office, 1975.

- *50 Simple Things You Can Do to Save the Earth.* Berkeley, California: Earthworks Press, 1989.

  NOTE: Teachers may order this book by writing to Earthworks Press, Box 25, 1400 Shattuck Avenue, Berkeley, California 94709, or by calling 415-841-5866.

- Goode, Erica E.; Nancy Linnon; and Sarah Burke. "Beating Depression." *U.S. News & World Report.* 5 March 1990, pp. 48-51, 53-56.

- Jenson, Glen O. and Ted Warstadt. *A Documented List of Critical Issues Facing American Families.* Publication No. EC 435. Logan, Utah: Utah State University Cooperative Extension Service, 1990.

- Jones, Patti. "Women Are Waking Up to Their Environment." *Glamour.* May 1990, pp. 271-273, 323-324.

- Knox, David. *Choices in Relationships: An Introduction to Marriage and the Family.* St. Paul, Minnesota: West Publishing Company, 1985.

- Leavenworth, Carol et al. *Family Living*, 2nd ed. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1990.

- Lindsay, Jeanne and Sharon Rodine. *Excerpts from Teen Pregnancy Challenge: Perspectives for Change.* Buena Park, California: Morning Glory Press, Inc., 1989.

- MacEachern, Diane. *Save Our Planet: 750 Everyday Ways You Can Help Clean Up the Earth.* New York: Dell Publishing, 1990.

  NOTE: Teachers may order this book by writing to Dell Readers Service, P.O. Box 5057, Des Plaines, Illinois 60017.

- *Making the Grade: A Report Card on American Youth.* Washington, D.C.: National Collaboration for Youth, 1989.

- *Microcomputer Programs for Home Economics Education: A Bibliography.* Tallahassee, Florida: State of Florida Department of Education, Division of Vocational, Adult, and Community Education, 1989.

  NOTE: Teachers may obtain copies of this bibliography by writing to Florida Department of Education, Bureau of Career Development, Florida Education Center, Tallahassee, Florida 32399-0400, or by calling 904-488-0400. Catalog number AE312BK should be requested. A limited number of copies are available.

- National Institute of Mental Health. *Plain Talk about Mutual Help Groups*, rev. ed. DHHS Publication No. (ADM) 89-1138. Washington, D.C.: U.S. Government Printing Office, 1989.

  NOTE: Teachers may obtain copies of this handout by writing to U.S. Department of Health and Human Services; Public Health Service; Alcohol, Drug Abuse, and Mental Health Administration, 5600 Fishers Lane, Rockville, Maryland 20857.

- Nelson, Dennis D. *Adolescent Chemical Use*. Minneapolis, Minnesota: CompCare Publishers, 1978.

- Peter, Laurence J. *Peter's Quotations: Ideas for Our Time*. New York: William Morrow and Company, Inc., 1977.

- *Prevention of Family Violence*. Frankfort, Kentucky: Kentucky Department of Education, 1989.

  NOTE: Teachers may purchase this by curriculum guide by writing to Curriculum Development Center, 2024 Capital Plaza Tower, Frankfort, Kentucky 40601, or by calling 502-564-2890.

- Rifkin, Jeremy, ed. *The Green Lifestyle Handbook: 1001 Ways You Can Heal the Earth*. New York: Henry Holt & Company, Inc., 1990.

- Ryder, Verdene. *Contemporary Living*, 4th ed. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.

- "Student Survey Report." *Forecast for the Home Economist*. March 1990, pp. A2-A4.

- *Teen Suicide*. Facts for Families No. 10. Washington, D.C.: American Academy of Child and Adolescent Psychiatry, 1989.

  NOTE: Facts for Families publications may be obtained by writing to the American Academy of Child and Adolescent Psychiatry, 3615 Wisconsin Avenue, N.W., Washington, D.C. 20016, or by calling 202-966-7300.

- Weber, Joseph A. *Why Adolescent Suicide?* Home Economics Fact Sheet No. T-2121. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, n.d.

- Wilson, Elaine. *Runaway Youth.* Home Economics Fact Sheet No. T-2212. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1982.

  NOTE: Home Economic Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, or call 405-744-5385.

- "Women Smokers and Their Children Face High Risks." *Forecast for the Home Economist.* March 1990, p. 2.

- Work, Clemens P.; Eva Pomice; and Jim Impoco. "Where There's Smoke: A Firestorm Over a New Cigarette Highlights Two Rival Marketing Strategies." *U.S. News & World Report.* 5 March 1990, pp. 57-58.

BASIC ACADEMIC SKILLS

The following table identifies the basic academic skills that are reinforced in this unit of instruction. These basic academic skills were identified using *The Basic/Essential Skills Taxonomy*, 2nd edition, and verified during the validation process.

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 1	Science 466	Identifies	Definitions	
OBJECTIVE 2	Science 002	Analyzes/ Evaluates	Chemicals in society	Drugs
OBJECTIVE 3	Science 002	Analyzes/ Evaluates	Chemical in society	Drugs
	Science 291	Describes/ Explains	Human/ animal	Diseases
OBJECTIVE 4	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 5	Science 002	Analyzes/ Evaluates	Chemicals in society	Drugs
OBJECTIVE 6	Science 466	Identifies	Definitions	
OBJECTIVE 7	Language Arts 147	Comprehends	Information-written	Sequence
	Science 002	Analyzes/ Evaluates	Chemicals in society	Drugs

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	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 8	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 137	Comprehends	Information-written	Comparisons/ contrasts
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 9	Language Arts184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 10	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 11	Science 466	Identifies	Definitions	
OBJECTIVE 12	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Language Arts 184	Evaluates	Information-written	Conclusions/ solutions
	Language Arts 214	Identifies	Information-written	
OBJECTIVE 13	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 14	Science 459	Identifies	Cycles	
OBJECTIVE 15	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management

	SKILL AREA/ CODE	**VERB**	**LINK A**	**LINK B**
OBJECTIVE 16	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 17	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 18	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 19	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 20	Language Arts 134	Comprehends	Information-written	Cause/effect relationships
	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 21	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 22	Language Arts 224	Identifies	Information-written	Key words/ phrases
	Science 298	Describes/ Explains	Human/ animal	Maintenance/ management
OBJECTIVE 23	Free Enterprise 118	Identifies	Cost factors	
OBJECTIVE 24	Science 466	Identifies	Definitions	
OBJECTIVE 25	Science 132	Describes/ Explains	Conservation	Energy
OBJECTIVE 26	Science 007	Analyzes/ Evaluates	Environmental issues	

	SKILL AREA/ CODE	VERB	LINK A	LINK B
OBJECTIVE 27	Science 007	Analyzes/ Evaluates	Environmental issues	
OBJECTIVE 28	Language Arts 038	Collects/ Organizes	Information-oral/written	
	Language Arts 091	Composes/ Edits	Reports/ essays	Information requests
	Language Arts 272	Uses	Library resources	
	Language Arts 278	Uses	Test resources	
	Science 007	Analyzes/ Evaluates	Environmental issues	
OBJECTIVE 29	Language Arts 041	Collects/ Organizes	Information-oral/written	Library resources
	Language Arts 272	Uses	Library resources	

CHARACTERISTICS OF SEXUALLY TRANSMITTED DISEASES

INTRODUCTION

Any sexually transmitted disease (STD) is a hazard to a person's health. To be able to identify an STD and receive appropriate treatment, a person needs to know what STDs are.

NOTE: For identification of human anatomy, refer to Section A, Unit IV, Physical Development. For general information about STDs, refer to Objective 12 of this unit.

Gonorrhea

- Caused by gonococcus bacteria

  NOTE: Bacteria live in the urethra and around the cervix of the female and in the urinary tract of the male.

- May cause symptoms two to eight days after exposure

  NOTE: Many women and some men have no early symptoms.

- In men, may cause discharge of white or yellow pus from the penis, feeling of pain or discomfort during urination, swollen lymph glands in the groin
- In women, may cause discharge from the vagina with a burning sensation and pain resulting from infection in the uterus and fallopian tubes

  NOTE: Pelvic inflammatory disease (PID) is the term used to describe the inflammation in the woman caused by the bacteria. PID can lead to infertility.

- May harm the brain, joints, and reproductive systems and may cause pregnancy complications if infection is long-term
- Can be detected with simple blood test and examination of material at infected site
- Can be treated with penicillin or other antibiotics

  NOTE: Damage already done cannot be undone.

Syphilis

- Caused by spirochete (SPY-roh-keet) bacteria

  NOTE: The bacteria enter the body through mucous membranes that line body openings.

- Progresses through four stages

  1. Small sore called a chancre (SHANK-er) appears at site of infection between 10 and 90 days after exposure; sore eventually disappears but disease is still present
  2. Occurrence of rash, welts, sores, fever, headaches, sore throat, and/or hair loss 10 to 12 weeks after the chancre disappears; symptoms eventually disappear but disease is still present

     NOTE: At this stage, syphilis is often confused for other diseases that have similar symptoms.
  3. Disease seems to disappear but bacteria are still present and can invade body organs such as the heart, brain, and lungs
  4. One to 30 years after initial infection—may cause heart disease, blindness, brain damage, loss of bowel and bladder control, difficulty in walking, problems with reproductive system, and pregnancy complications

- Can be detected with simple blood test

- Can be cured during early stages with penicillin or other antibiotics

  NOTE: Damage already done cannot be undone. A person who has progressed to the fourth stage of infection usually dies.

Chlamydia

- Caused by bacteria
- Attacks urinary and reproductive systems
- Can cause sterility
- May cause symptoms two to four weeks after initial contact

- May cause burning and itching around genitals, a discharge, burning when urinating, and pain in the abdomen for females

  NOTE: Many men and some women have no symptoms. An individual who suspects he or she has chlamydia should consult a physician or other health-care professional.

- May cause pelvic inflammatory disease (PID) in women
- Can be detected by examination of material at infected site
- Can be cured with antibiotics

Genital Herpes

- Causes infection of genitals with a herpes virus

  NOTE: Herpes refers to more than 50 related viruses. Herpes simplex virus type II (HSV-II) is the most common kind of herpes to infect the genitals. Although it happens less often, herpes simplex virus type I (HSV-I) can also infect the genitals.

- Causes first symptoms two days to three weeks after contact

  NOTE: First symptoms include a headache, fever, aches, swollen glands, an itching or a burning sensation during urination, and a vaginal discharge in women.

- Causes painful sores to erupt about ten days after appearance of first symptoms; sores last from three to six weeks
- May cause repeated outbreaks in about one-third of those infected

  NOTE: The initial outbreak of sores will disappear, but other outbreaks often occur during periods of stress. Repeated outbreaks are possible because the virus is still present—it moves into the nerve cells of the spinal column after the first outbreak.

- Is usually contagious when sores are visible and open or with occurrence of itching, burning, or tingling sensations where the sores normally appear
- Cannot be cured
- Can be treated by medical professional to relieve infected person's symptoms

Genital warts

- Caused by virus
- May appear from six weeks to eight months after exposure
- Appear as warts in genital area
- Presence of virus possible in normal-looking skin
- May be hidden from view on woman's cervix or in vagina
- May enlarge and spread
- May be transmitted to child during birth
- May be linked to cancers of the cervix and vulva
- Can be treated and removed
- May reappear
- Cannot be cured

Acquired Immune Deficiency Syndrome (AIDS)

- Caused by Human Immunodeficiency Virus (HIV)
- Virus attacks immune system so that body becomes vulnerable to life-threatening infections

  NOTE: People with the AIDS disease do not die from the AIDS virus but from other infections and diseases that the body is unable to fight because of the virus.

- Causes symptoms a few months to ten years after contracting the virus
- May cause symptoms such as swollen glands, persistent dry cough, persistent fever, bruiselike markings on the skin, weight loss, and persistent diarrhea

  NOTE: Carriers of the AIDS virus do not always show symptoms but can still infect others with the virus.

- May lead to Kaposi's sarcoma (KS), a rare type of cancer, and Pneumocystis carinii pneumonia, a rare type of pneumonia, in people with AIDS disease

- Causes death in about three-fourths of people within two years after being diagnosed as having AIDS disease

- Can be detected through a blood test

  NOTE: A blood test detects antibodies to the AIDS virus, not the virus itself. Antibodies are proteins in the blood that are created in response to and to fight against foreign particles in the blood.

- Can be passed through intercourse with infected person, contact with infected urine and semen, transfusions of contaminated blood, transplants of contaminated organs, the use of unsterilized needles, through breast milk from an infected woman to her nursing baby, and through the placenta from an infected woman to her unborn child

- Cannot be cured

WAYS THE AIDS VIRUS IS TRANSMITTED

INTRODUCTION

Acquired Immune Deficiency Syndrome (AIDS) is a disease which has become prominent in the 1980s and 1990s. The disease is caused by a virus that breaks down a person's immune system. When the immune system cannot function, other diseases and infections can attack the body. When someone dies from the AIDS disease, it is not the AIDS virus that kills the person but is other diseases and infections that the immune system cannot fight. Currently, no cure or vaccination to prevent AIDS exists.

AIDS is receiving so much attention because of how deadly the disease is, how fast it spread in the 1980s, and how fast it is predicted to spread during the 1990s. Diagnoses of people having AIDS in the United States have grown from 183 in 1981 to 121,645 as of March 2, 1990. Sixty percent of those with the AIDS disease have died. The other 40 percent are expected to die within two years. The World Health Organization, which monitors worldwide health trends, estimates that 10 to 30 million people have been exposed to the AIDS virus. All of these people are contagious, meaning they have the AIDS virus and can pass it to someone else. The World Health Organization believes that 90 percent of those exposed do not know they carry the AIDS virus.

Because of the seriousness of the disease and to prevent spreading the disease, people need to know how the AIDS virus is transmitted.

The AIDS virus is spread through:

- Semen
- Blood
- Urine
- Breast milk

NOTE: The virus has been found in saliva and tears, but there is no evidence that it spreads through either.

Methods of passing the AIDS virus are through:

- Sexual contact with an infected person
- Contaminated needles passed among intravenous drug users

  NOTE: Intravenous means within a vein. An intravenous drug user shoots the drug into a vein with a needle.

- The placenta from an infected woman to her unborn baby
- Breast milk from an infected woman to her baby
- Transfusions of contaminated blood
- Transplants of contaminated body parts

NOTE: The most common means of spreading the virus are through sexual contact and the use of contaminated needles. The Centers for Disease Control, a national organization that deals with diseases, says there is currently no evidence that AIDS is spread through the air, insects, or through casual contact such as a handshake or hug. People cannot become infected with the AIDS virus by donating blood to a reputable organization—needles used for donating blood are sterile.

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INFORMATION SHEET

CURRENT ISSUES

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OBJECTIVE 1

Match terms associated with tobacco, alcohol, and illegal drug use to their correct definitions.

- **Abstinence**—Voluntary act of staying away from something

  EXAMPLE: Abstinence from drugs

- **Abuser**—Person who overuses a substance

  EXAMPLES: Alcohol abuser, illegal drug abuser

- **Addiction**—Powerful need to use something; harmful habit

  NOTE: Another term for addiction is dependency.

- **Alcoholism**—Disease in which a person is mentally and physically addicted to alcohol

- **Chewing tobacco**—Tobacco that is chewed; type of smokeless tobacco with a course consistency

- **Cycle**—Time span in which a regularly repeated event happens

- **Delirium tremens**—Severe mental confusion and physical reactions caused by prolonged alcoholism; can cause death

  NOTE: Delirium tremens is also called the "DTs." A person with delirium tremens may first experience irritability, restlessness, confusion, and/or convulsions. The person then progresses into a more severe stage in which he or she hallucinates, talks incoherently, has jerky movements, and/or is disoriented.

- **Drug**—Substance other than food that affects the body

  NOTE: When used improperly, drugs often cause short- or long-term damage to the body, especially to the nervous system.

- **Fetal Alcohol Syndrome (FAS)**—Condition in an unborn baby caused by the mother drinking alcohol during pregnancy

  NOTE: FAS can cause mental retardation, learning disabilities, and physical defects.

  CAUTION: The United States Surgeon General, the American Medical Association, and the March of Dimes have stated that *no amount of alcohol consumption is safe during pregnancy*.

- **Hallucinations**—Distorted mental images

- **Hangover**—Unpleasant physical feelings after heavy use of alcohol

- **Intoxication**—Being drunk with alcohol

- **Nicotine**—Toxic and addicting substance found in tobacco

  NOTE: The Surgeon General, the primary medical officer in the United States Public Health Service, in 1989 said that nicotine is as addicting as many kinds of illegal drugs.

- **Snuff**—Type of smokeless tobacco in the form of fine powder

  NOTE: Some forms of snuff can be chewed, and some forms can be inhaled through the nose.

- **Substance abuse**—Using drugs or chemicals for nonmedicinal reasons and in ways that harm physical and/or mental health

  EXAMPLES: Using alcohol to get drunk, using too many diet pills to lose weight quickly, taking medicines prescribed for someone else, using illegal drugs

OBJECTIVE 2

List reasons why people use tobacco.

The majority of smokers begin using cigarettes when they are teenagers. A study published in 1989 shows that 50 percent of eighth graders and 70 percent of tenth graders have tried smoking. Ninety percent of all smokers begin by age 19, while 60 percent begin by age 14. In addition, people who use smokeless often begin the habit when they are teenagers. Following are reasons why youth begin using tobacco:

- To be accepted by friends who use tobacco

  NOTE: Research shows that of high school students who smoke, more than 70 percent say they start because their friends smoke.

- To imitate parents or older brothers and sisters

  NOTE: Young children may use tobacco to be like parents, siblings, and other people they admire.

- To gain confidence

  NOTE: Smoking, chewing tobacco, or using snuff makes some people feel like they have more control of their lives.

- To be like people in tobacco advertisements

  NOTE: Tobacco advertisements often show people who are young, sophisticated, wealthy, and athletic smoking cigarettes or using smokeless tobacco.

- To look more mature

- To have something to do

- To get a brief "lift"

  NOTE: The "lift" comes from nicotine.

- To relax

  NOTE: Tobacco use can become an emotional crutch that people rely on to feel certain ways.

- To satisfy curiosity

OBJECTIVE 3

Describe health problems linked to tobacco use.

In the United States, ten times more people die every year from tobacco use than illegal drug use and AIDS combined. A report released in 1990 by U.S. Health and Human Services Secretary Louis Sullivan concluded that smoking kills 1,000 Americans a day and costs Americans $1 billion *a week* for extra health care and insurance. An estimated 485,000 Americans died from smoking-related diseases and illnesses in 1988. Health problems linked to smoking and using smokeless tobacco include the following:

Smoking cigarettes

- **Coughing and spitting up phlegm**—Irritates bronchial tubes, triggering coughing and phlegm formation

  NOTE: The two main branches leading directly into the lungs are called bronchial tubes. Phlegm is stringy, thick mucus secreted by parts of the respiratory system.

- **Cancer**—Causes cancer of the lungs, larynx, oral cavity, and esophagus; linked to cancer of the bladder, pancreas, and kidney

  NOTE: Eighty-three percent of all cases of lung cancer are attributed to *smoking cigarettes*. Research shows that in 1985, lung cancer surpassed breast cancer as the number one cause of death among women. Many experts believe this increase in lung cancer is linked to an increase in the number of women who smoke.

- **Emphysema**—Damages air sacs in lungs so that over time, oxygen cannot be absorbed
- **Heart disease**—Makes heart work harder, which eventually damages heart
- **High blood pressure**—Triggers narrowing of blood vessels, creating high blood pressure
- **Pregnancy complications**—Causes more premature babies and smaller babies to be born to women smokers than to nonsmokers; babies may be born addicted to nicotine and have to undergo nicotine withdrawal
- **Decreased life span**—Decreases an individual's expected life span

- **More flu, colds, and stomach ulcers**—Increases chances of catching colds and the flu or of developing stomach ulcers

  NOTE: Stomach ulcers are open sores within the stomach lining.

- **Nicotine addiction**—Creates mental and physical addiction to nicotine

- **Passive smoking**—Creates health problems in nonsmokers who breathe other people's cigarette smoke

  EXAMPLES: Infants of parents who smoke have more upper respiratory infections than infants of nonsmokers do.

  A report released in 1990 states that 3,000 nonsmokers die annually from lung cancer caused by their inhaling other people's smoke.

  The United States Environmental Protection Agency in 1990 categorized "passive" cigarette smoke as a carcinogen, a cancer-causing substance.

Using smokeless tobacco

- **Nicotine addiction**—Creates mental and physical addiction to nicotine

- **Cigarette smoking**—May lead to smoking to increase and speed intake of nicotine

- **Cancer**—Causes cancer, especially in the cheek, gums, and throat

- **Mouth sores**—Causes gums, lips, and inside of mouth to sting, crack, bleed, wrinkle, and get sores and white patches

  NOTE: The white patches may become cancerous.

- **Bad breath**—Causes bad breath

- **Damage to teeth and gums**—Makes gums recede, increases tooth decay, erodes tooth enamel, and discolors teeth

- **Heart problems**—Causes heart to beat faster and blood pressure to rise

- **Ability to taste**—Affects ability to taste

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OBJECTIVE 4

Select from a list characteristics of teenagers who abuse alcohol.

Alcoholism is a disease found in one out of three American families. About 21 percent, or one-fifth, of all young people ages 14 to 17 years have a problem with alcohol abuse. Of all age groups, the 18-to-20-year olds are the biggest alcohol abusers. Teenagers who abuse alcohol *may* have one or several of the following characteristics:

- May value independence more than academic achievement
- May be more influenced by peers than by parents
- May be more aggressive than teenage nondrinkers
- May be more impulsive than teenage nondrinkers

  NOTE: Impulsive means to act suddenly without careful thought or planning.
- May have low self-esteem
- May feel pressured
- May lack motivation

OBJECTIVE 5

List consequences of abusing alcohol.

The disease of alcoholism often destroys health, productivity, and families. Specific consequences of alcohol abuse can include:

Health consequences

- Memory blackouts
- Hangovers
- Impaired thinking
- Delirium tremens
- Sexual dysfunction
- Heart attacks
- Brain, pancreas, and liver damage
- Fetal Alcohol Syndrome (FAS)

- Pregnancy complications
- Ulcers
- Weight gain

  NOTE: Alcohol contains calories and can therefore contribute to weight gain.

- Malnutrition

  NOTE: Malnutrition means lacking good physical and/or mental health because of a poor diet. Malnutrition can occur if people drink alcohol instead of eating nutritious foods.

Social/emotional consequences

- Tension
- Anger
- Fear
- Mood swings
- Guilt
- Resentment
- Making excuses
- Aggression
- Moral deterioration

Economic consequences

- Alcohol expenses
- Missed work
- Poor work performance
- Job loss

Legal consequences

Drinking alcohol can lead to arrests for:

- Drinking and driving

  NOTE: A person who drinks and drives can be arrested for DUI (Driving Under the Influence of Alcohol) or DWI (Driving While Intoxicated). In Oklahoma, a driver convicted of DUI has a blood alcohol content of .10 (10 percent) or above; a driver convicted of DWI has a blood alcohol content of .05 to .10 (5 to 10 percent). A driver convicted of DUI or DWI may have his or her driver's license suspended or revoked, be fined several hundred to several thousand dollars, sentenced to jail for a few days or several years, ordered to undergo counseling, and/or directed to complete some form of community service.

- Public intoxication
- Breach of the peace

  NOTE: Breach of the peace may also be called disorderly conduct.

- Illegal possession of alcohol

  NOTE: Each state has set an age at which it is legal to possess and drink alcohol.

- Possession of fake identification

  NOTE: In Oklahoma, using fake identification to mislead a police officer is a felony (a serious crime with severe punishments).

If drinking alcohol causes illegal behaviors, the penalties include:

- Jail sentences
- Community service
- Fines
- Driver's license suspended or revoked

OBJECTIVE 6

Match types of drugs with their effects on health.

The amount of drug use in the United States varies according to the place and the time. Recent research shows that overall, drug abuse in the United States is increasing. One positive outcome of the research is that more than 90 percent of young people surveyed say they disapprove of regular use of alcohol, cigarettes, and illegal drugs.

Cannabis

EXAMPLES: Marijuana, hashish

NOTE: A 1987 national survey shows that the most widely used of illegal drugs is marijuana.

- Changes mood and perceptions
- Can cause confusion, panic, and loss of coordination
- Can cause loss of motivation
- May damage throat and lungs if smoked

Depressants

EXAMPLES: Tranquilizers, barbiturates, alcohol

- Slow body systems
- Give feelings of being relaxed
- Cause confusion and coordination loss
- May cause coma or death

Hallucinogens

EXAMPLES: LSD ("acid"), PCP ("angel dust")

- Cause hallucinations
- May cause feelings of panic and confusion
- May trigger physical violence, convulsions, coma, or death

Inhalants

NOTE: Inhalants are so called because users sniff, or inhale, them. Inhalants are also called deliriants because of the delirium (brief sense of excitement or being "high") they cause.

EXAMPLES: Glue, gasoline

- Give feeling of being energetic or "high"
- May cause damage to liver and kidneys
- May kill user instantly by freezing respiratory system

  NOTE: Aerosol sprays are the kind of inhalants that can kill by freezing the respiratory system. An aerosol is a substance packaged under pressure with a gas that is used to release the substance.

  EXAMPLES: Paints, insecticides

Narcotics

NOTE: Narcotics are often injected with needles, a practice which increases the chances of infection and spread of diseases like AIDS (Acquired Immune Deficiency Syndrome).

EXAMPLES: Heroin, morphine, codeine, opium

- Relieve physical pain
- Cause loss of appetite and may lead to malnutrition
- Cause lack of motivation and energy and loss of self-control
- May trigger convulsions or cause death

Stimulants

EXAMPLES: Cocaine, crack, amphetamines, caffeine, nicotine

NOTE: Crack, a smokable form of cocaine, is one of the most addictive drugs in existence.

- Speed up nervous system
- Give brief feeling of increased energy or pleasure
- Cause heart and lungs to work harder
- Can cause hallucinations and violent physical actions

- May damage heart and lungs
- Can cause strokes, heart attacks, and seizures
- Can eventually lead to loss of energy, interest, and motivation and to mental illness

OBJECTIVE 7

List in order stages of drug dependency.

People begin abusing drugs for many reasons: to escape loneliness, pressures, or problems; to satisfy curiosity or a sense of adventure; to relieve boredom; or to please peers. When someone starts down the road of using drugs, he or she may not be able to turn back unassisted. Even the person who "just wanted to try it once" may end up becoming drug dependent, or addicted. People who become dependent on drugs go through the following four stages:

1. **Experimental use**—Trying a drug for the first time; discovering what the drug can do

   NOTE: Even at this early stage, certain drugs can become addicting. Many abusers of crack reported they became dependent after using the drug just one time.

2. **More regular use**—Establishing a pattern of regular drug use and a cycle of use-guilt-remorse-increased use

   EXAMPLE: In order to use drugs, a person may lie to parents, friends, or a spouse and then may feel guilty about lying; the guilt turns into feelings of self-hate (remorse); the self-hate leads to more drug use.

3. **Daily preoccupation**—Thinking about and using the drug takes up more and more of the user's time

   NOTE: During this stage, the user may "quit" for a few weeks because of pressure from family, friends, or police. After not using the drug for a brief time, the person will start using the drug again. The user may convince himself or herself that because of the period of abstinence, he or she is still in control and can choose to use or not use the drug. The "choice" is always the same: to keep using.

4. **Dependency**—Using the drug several times a day to satisfy physical, mental, and emotional addictions; being "high" seems normal; denying that a problem exists

From *Adolescent Chemical Use.* © *Dennis D. Nelson. CompCare Publishers, Minneapolis, Minnesota. Used by permission.*

OBJECTIVE 8

Distinguish between characteristics of an anorexic and a bulimic.

Stress affects people in different ways. Some people learn to cope with it. Other people have a hard time handling it. There are also people who have too much stress in their lives. People who have a difficult time dealing with stress or who have uncontrolled stress may develop eating disorders. Two common eating disorders are anorexia nervosa and bulimia. Anorexia nervosa is self-imposed starvation. Bulimia is the act of eating large quantities of food and then eliminating the food. Bulimia is also called the binge/purge syndrome. People with anorexia nervosa are called anorexics. People with bulimia are called bulimics. Following are characteristics of anorexics and bulimics:

NOTE: Often, anorexics and bulimics need security, acceptance, and/or attention. They may be "perfectionists" or overachievers who need to prove how much self-control they have. They prove to themselves that they have self-control by starving themselves or purging their food. The severe health problems associated with anorexia nervosa and bulimia can lead to problems with sleeping, physical growth, mental development, and relationships.

An anorexic

- Is very fearful of being "fat"

  NOTE: This fear of being overweight does not go away, even when the person is extremely underweight.

- Eats little or nothing
- Has eating rituals

  EXAMPLES: Cutting food into little pieces, eating very slowly

- Exercises as much as possible to burn calories
- Denies being hungry
- Often loses 25 percent or more of body weight
- Is usually female
- If female, may have menstrual periods stop
- May lose scalp hair
- Lacks nutrients for health

- May die

  NOTE: One to two percent of anorexics die, often from heart problems or suicide.

A bulimic

NOTE: Bulimia is more common than anorexia nervosa.

- **Eats large amounts of food at one time and then eliminates the food by inducing vomiting, using laxatives, and/or using diuretics**

  NOTE: A laxative is a drug that causes elimination from the bowels. A diuretic is a drug that increases urination.

- Is often employed in work requiring low weight

  EXAMPLES: Models, jockeys, dancers

- May become dehydrated
- May have chemical imbalances

  NOTE: The chemical imbalances can create heart problems.

- May damage kidneys from diuretic use
- May rupture stomach by vomiting repeatedly
- May have tooth decay from acid in vomit
- May have internal bleeding from stress of vomiting
- May have problems swallowing and keeping food in stomach because stomach muscles are used to vomiting

OBJECTIVE 9

Select from a list consequences of teenage pregnancy.

Research shows that more than half a million teenage girls in the United States give birth each year. That number does not include those teenage girls who become pregnant but who do not deliver babies. The high rate of teenage pregnancy is causing concern in communities across the country. People are concerned because teenage pregnancy has negative health and social consequences.

Health consequences

- Undernourishment of mother and baby
- Babies born prematurely or with low birth weights

  NOTE: Low birth-weight babies may have immature organs such as lungs, brain, and heart; difficulty controlling body temperature and blood sugar level; mental retardation; and a higher risk of dying in early infancy than do babies weighing more than 5 1/2 pounds.

- Much greater risk of pregnancy-related death for teenage mother than for older mother
- Greater chance of pregnancy-related complications

  NOTE: Pregnant teens are more likely to develop toxemia or become anemic than are older pregnant women. Toxemia causes fluid retention, which swells fingers and feet and increases overall weight. Anemics do not have enough hemoglobin (which carries oxygen) in their blood; the lack of hemoglobin and oxygen makes them feel tired.

- Delayed prenatal health care because of fear or denial of pregnancy
- Emotional stress

Social consequences

- Greater chance of dropping out of school

  NOTE: Two out of three pregnant teenagers drop out of school. Teenage pregnancy ranks first among reasons why teenage girls drop out of high school. Teenage fathers who take responsibility for their role and accept parenthood are also less likely to graduate from high school.

- Fewer employment and financial opportunities

  NOTE: Income of teenage mothers is half that of women who first give birth in their twenties. Compared with older parents who wait to have children, teenage parents are more likely to have low-paying jobs or to be unemployed. About three-fourths of all teenagers who give birth will be on public welfare within four years. Public welfare is government-sponsored help. Teenage pregnancies cost the United States more than $19 billion every year.

- Higher divorce and separation rates among teenage parents than among older parents

- More disadvantaged children

  NOTE: Children of teenage parents have a greater chance of growing up in disadvantaged neighborhoods, being involved in accidents, and attending lower-quality schools.

OBJECTIVE 10

Name people and/or organizations that can work together to help prevent teenage pregnancy.

The following people and organizations can work together to help prevent teenage pregnancy and care for pregnant teenagers and teenage parents:

- **Families**—Nurture, value, want, and love each of their members and provide stability and a sense of belonging

- **Teenagers**—Develop positive role models and take responsibility for their actions

- **Parents**—Develop parenting and communication skills, give parenting a high priority in their lives, teach children decision-making skills, and are willing to discuss personal issues with children

- **Educational system**—Offers courses in decision-making and how to accept consequences, encourages children and teenagers to develop a sense of self-worth, and helps students believe they have an important role to fill in society

- **Student organizations**—Provide diversity of activities for students and support and acceptance for students of all backgrounds

- **Religious institutions**—Offer teenagers and/or families educational programs on communication skills, decision-making and its consequences, and healthy family living

- **Business communities** —Value parenting, promote strong family units, and support family needs

- **Health care system**—Offer services that encourage prevention of teenage pregnancy and promote teenage wellness

- **Media**—Promote family values and responsible role models

- **Government agencies**—Show a real concern for people, their health, and quality of life

OBJECTIVE 11

Match terms associated with sexually transmitted diseases (STDs) to their correct definitions.

- **Antibiotics**—Medicines used to fight bacterial infections
- **Bacteria**—Plantlike one-celled organisms that are only visible with a microscope and can cause disease and infections
- **Communicable disease**—Disease easily spread from one person to another
- **Sexually transmitted disease (STD)**—Disease spread by sexual contact

  NOTE: STDs are also called venereal diseases.

  EXAMPLES: Gonorrhea, syphilis, chlamydia, type II herpes, genital warts, Acquired Immune Deficiency Syndrome (AIDS)
- Viruses—Microorganisms that cause certain diseases

OBJECTIVE 12

Select from a list facts about sexually transmitted diseases (STDs).

More than 10 million Americans contract a sexually transmitted disease every year. With so many people getting these diseases, there is a need for people to understand some basic facts about what the diseases are, how the diseases are transmitted (passed from one person to another), who is at risk for contracting the diseases, how to prevent contracting the diseases, and how to treat the diseases. Following are some facts about STDs:

- STDs are caused by bacteria or viruses.
- STDs are spread by sexual contact and sometimes by kissing.

  NOTE: STDs are most commonly passed through the mucous membranes that line body openings.
- Anyone at any age can get an STD.

  NOTE: Most people who contract STDs are between the ages of 15 and 25 years.
- It is possible to have more than one STD at a time.
- The only sure prevention is to avoid sexual intercourse, other sexual contact, and kissing.

- Anyone with an STD needs to prevent spreading the disease.
- Anyone with an STD needs to tell any sexual partner.

  NOTE: The partner should be warned before having sexual contact. Any previous sexual partner should be told about the disease quickly so that he or she can receive treatment and avoid spreading the disease.

- Suspicions of having an STD need to be confirmed by a doctor or other health-care professional.
- No vaccines for immunization exist for STDs.
- STDs caused by bacteria can be cured with antibiotics.

  NOTE: Even if someone is cured once for an STD, that person can get the disease again if sexual contact is made with an infected person.

- Some STDs caused by viruses may be treated; no STDs caused by viruses can be cured.
- STDs will not disappear without medical treatment.
- Anyone with an STD needs professional medical treatment.

OBJECTIVE 13

List factors that may contribute to family violence.

More than six million children and three million husbands and wives are seriously assaulted by a family member every year in the United States. Factors that may contribute to this family violence include:

- Poverty
- Unemployment
- Early parenthood
- Substance abuse
- Inadequate housing
- Lack of role models
- Family stress
- Personal need for power and control
- Learned violent behavior
- History of family violence
- Low self-esteem
- Unresolved conflicts
- Financial strain
- Lack of relationship skills
- Lack of parenting skills and child-development knowledge
- Problems with physical and/or mental health

OBJECTIVE 14

Name phases in the cycle of physical violence.

Family violence in the United States is a growing problem. Most violent families demonstrate a behavior pattern described as a cycle of violence. The cycle has the following three phases: (Figure 1)

NOTE: Without intervention, the cycle will begin again with phase one and will repeat itself. Each time the cycle is repeated, it tends to take less time for the tension to build before the violent episode takes place. With each repetition of the cycle, the severity of the assault also tends to increase.

Phase One: Tension Building

- A family member becomes angry.
- Verbal abuse and blaming of another family member occurs.
- If anger is not controlled and tension builds, physical abuse follows.

Phase Two: The Violent Episode

- Physical abuse occurs.
- The level and kinds of abuse may differ but patterns begin to emerge.
- Episode may be more violent when the victim is defiant or argumentative and/or the assaulter uses alcohol or other drugs.
- Abuse may fall along the following continuum:

Mild	Moderate	Severe	Fatal
shoving	punching	threatening with a weapon	strangling
pushing	kicking	battering	stabbing
slapping	choking	stomping	shooting
		assaulting sexually	

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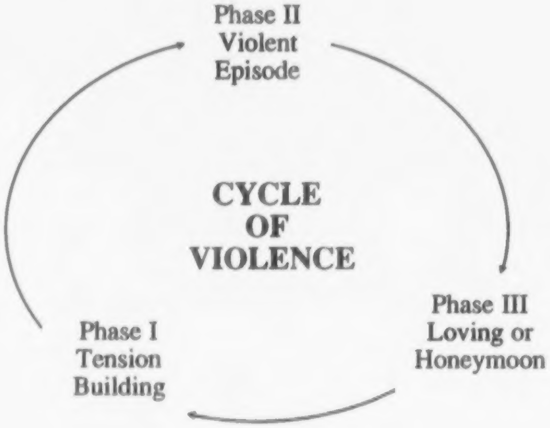
Phase Three: The Honeymoon or Loving

- The abuser may deny the violence, blame the victim, or blame alcohol or other drugs.
- The abuser may say he or she is sorry and promise it will never happen again.

FIGURE 1


Phase II
Violent
Episode
CYCLE
OF
VIOLENCE
Phase III
Loving or
Honeymoon
Phase I
Tension
Building

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OBJECTIVE 15

Name prevention strategies for breaking a cycle of family violence.

Prevention is the best way to break a cycle of family violence. Following are three strategies for prevention:

- **Education**—Making people aware of family violence and the need to stop it

  EXAMPLES: Community, school, and media programs

- **Protection**—Protecting the victim through state and federal laws, shelters and abuse centers, police training in domestic abuse, courts willing to punish abusers, and prisons offering prevention programs for abusers

- **Counseling**—Helping victim and abuser break cycle of violence through the use of educational materials and guidance services

  EXAMPLES: Counselors, support groups, publications

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OBJECTIVE 16

List problems that teenage runaways face.

Teenagers face many problems. These problems include having to cope with divorce and separation of parents, dealing with peer pressure, disagreeing with parents, performing well at school, and working at part-time or even full-time jobs. To handle their problems, some teenagers decide to run away from home. Running away from home rarely solves problems. In fact, running away usually creates a whole new set of problems. To avoid these problems and learn to handle pressures, teenagers can seek help from school counselors, teachers, counselors who work for local social service agencies, or other responsible adults. By seeking help and not running away, teenagers will avoid the following problems that face runaways:

- Hunger
- Exposure to weather
- Fear
- Boredom
- Vulnerability

  NOTE: Being vulnerable means being easily mislead or hurt by others. Because of their vulnerability, runaways may be robbed or physically, sexually, or emotionally abused.

- Lack of money

  NOTE: To make enough money to live, long-term runaways may resort to stealing, selling drugs, or becoming involved with prostitution.

OBJECTIVE 17

List risks of living in financial poverty.

In the United States, poverty is often defined in financial terms. For a family of four, the poverty level in 1988 was $11,650. In 1988, about 8 million families, or 34 million people, in the United States lived in financial poverty. Financial poverty places the individual at risk for other problems, including the following:

- Malnutrition

  NOTE: Malnutrition means lacking good physical and/or mental health because of a poor diet.
- Inadequate health care
- Fewer educational opportunities
- Becoming a victim of crime

  NOTE: People who live in financial poverty often live in high-crime areas.
- Teenage pregnancy
- Homelessness
- Fatherless households
- Unemployment
- Substance abuse
- Long-term public welfare dependence

OBJECTIVE 18

Name risks faced by the functionally illiterate.

A person who is illiterate is unable to read or write. Functional illiteracy means that a teenager or adult reads and writes below the sixth-grade level. A person who is functionally illiterate often has poor math skills. Research shows that functional illiteracy places people at risk for the following problems:

- Being arrested for crime
- Having a child outside of marriage
- Being on public welfare
- Dropping out of school
- Being unemployed

NOTE: Sixty-eight percent of arrested youth, 85 percent of unwed mothers, 75 percent of welfare dependents, 85 percent of dropouts, and 72 percent of the unemployed are functionally illiterate, according to the publication *Making the Grade: A Report Card on American Youth.*

OBJECTIVE 19

List costs of dropping out of high school.

In the United States, the rate of teenagers dropping out of high school is drawing national attention. About 25 percent, or one-fourth, of teenagers do not graduate from high school. The dropout rate in some of the country's largest cities is almost 50 percent, or one-half. Both the individual and society pay a price when a person drops out of high school.

Individual costs

High school dropouts are more likely to be involved with:

- Crime
- Substance abuse
- Teenage pregnancy
- Unemployment

Societal costs

High school dropouts:

- Lack training to work at complicated jobs
- Lack training to be future leaders

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OBJECTIVE 20

Name factors linked to teenage suicide.

Being a teenager can be rough. A teenager must learn to balance time and energy between school, jobs, friends, and family. Besides having many present commitments, the teenager is trying to prepare for the future: deciding who he or she wants to be and what he or she wants to have and do. All of this present commitment and planning for the future happens at a time when the body is going through several physical changes. The commitments, planning, and changes all add up to one thing: stress.

Most teenagers learn to manage stress. But for some teenagers, stress can be too hard to handle. These teenagers may resort to suicide as a way to escape stress and "solve" problems. In the United States, teenage suicide is a growing problem. The rate of teenage suicides has nearly tripled in the last 25 years. Suicides are the second leading cause of death for people age 15 to 24 years. Factors that may contribute to teenage suicide include:

- **Family problems**—In families with parents who have emotional or relationship problems, teenagers may feel they are to blame.

  NOTE: If parents argue a lot, a teenager might mistakenly think the parents would get along better if the teenager were not around.

- **No time to listen**—If parents do not take time to listen and pay attention, a teenager may feel neglected, unloved, and that there is no place to turn for support.

- **Mobility**—When parents move the family, a teenager may feel fearful, lonely, or scared about losing familiar friends and activities.

- **Unrealistic expectations**—A teenager who feels he or she should be a success at everything may interpret failure as a sign that he or she is "no good" and not worth loving. A teenager who does not meet expectations of parents or who sees that mom and dad "have it all" and are still unhappy may wonder, "What's the use of living?"

- **Family history**—A teenager is more likely to attempt suicide if he or she is raised with family members suffering from depressive disorders or who have attempted suicide.

- **Specific events**—Events that cause sadness and depression may lead a teenager to attempt suicide.

  EXAMPLES: Death of a parent, not being accepted by other teenagers, failing a test, death of a pet, breakup with girlfriend or boyfriend, cluster suicides, pact suicides

- **Poor self-esteem**—Low self-worth may cause a teenager to feel that the world would be better off without him or her.

- **Mood disorders**—Problems with emotional health may cause a teenager to commit suicide.

  EXAMPLE: Different forms of depression

Used and adapted with permission of Oklahoma State University Cooperative Extension Service.

OBJECTIVE 21 **Name suicide warning signs given by teenagers.**

Most teenagers who commit suicide have given several warning signs. These warning signs include:

CAUTION: A person should always take a suicide threat seriously. Never use "reverse" psychology (telling someone to do the opposite of what you want them to do) with a potentially suicidal person. Someone who threatens to commit suicide should receive immediate help from a responsible adult and/or professional counselor.

- Changes in eating and sleeping habits

- Withdrawal from friends, family, and regular activities

- Rebellion

  NOTE: The rebellion can take the form of violent actions, rebellious behavior, or running away.

- Drug and alcohol abuse

  NOTE: Medical reports show a strong link between substance abuse and suicide. Almost one-third of the deaths and more than one-third of emergency-room treatments for drug problems in a recent year involved suicide attempts.

- Unusual neglect of personal appearance

- Extreme personality change or mood swings

- Continual boredom

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- Problems concentrating
- Lower grades in school
- Frequent complaints about physical problems related to emotional well-being

  EXAMPLES: Headaches, fatigue, stomachaches
- Loss of interest in fun activities
- Disliking praise or rewards
- Organizing life as if leaving

  EXAMPLE: Giving away favorite possessions
- Sudden happiness after time of depression
- Talking about leaving, not being around, nothing being worthwhile, or dying

  EXAMPLES: "I won't be a problem for you much longer."
  "I won't see you again."
  "Nothing matters."
  "I wish I were dead."
  "You'll be sorry when I'm gone."
  "I want to kill myself."

OBJECTIVE 22

Complete sentences describing problems faced by the homeless.

Homelessness is a serious problem in the United States. Estimates put the number of homeless at between 250,000 and 3 million. The definition of who the homeless are varies. Some experts categorize the homeless as either: 1. people living on the street or in public places, 2. people living in emergency shelters, or 3. people staying with family or friends or living in an inexpensive motel/hotel. White, single men with ages in the low to mid-thirties and having no mental disability make up the largest segment of the homeless population in America. In the past few years, more women, families with children, young people, minorities, and mentally ill people have joined the homeless population. Homeless people experience a variety of problems.

- Without an **address**, the homeless have a hard time getting a job or receiving welfare benefits.
- Lack of shelter means a homeless person has no **privacy** or place to keep **possessions**.
- Having no permanent home means living without regular **meals**, which contributes to poor **physical** and/or **mental** health.

  NOTE: Living on the streets, spending nights in emergency shelters, and eating in soup kitchens does not provide enough nutrition, protection, or comfort to maintain a person's physical and/or mental health.
- Homeless people are easy targets for **criminals**.

  NOTE: The streets provide few places for people to protect themselves.
- Being homeless causes people to lose a sense of **self-worth**.

  NOTE: Loss of self-worth leads to feelings of loneliness, hopelessness, and dejection.

OBJECTIVE 23

List costs of shoplifting.

Shoplifting means stealing merchandise from a business. People who shoplift often think they are getting something for free. They are wrong. Shoplifting costs the business, consumer, and offender the following:

Costs to the business

- Stolen merchandise
- Equipment that helps prevent shoplifting

  EXAMPLES: Camera and mirror systems for watching store, merchandise tags which set off warning systems at store exits
- Security personnel to watch for shoplifters
- Checkers who count items carried in and out of dressing rooms
- Programs to test potential employees and monitor current employees

  NOTE: Some businesses test potential employees for honesty.

Costs to the consumer

- Inconvenience

  EXAMPLES: Having to leave purses and backpacks in bins outside college bookstores; when entering a store, waiting for courtesy clerk to staple shut any open sacks of merchandise
- Higher prices

  NOTE: Businesses pass costs of shoplifting onto the consumer by charging higher prices.

Costs to the offender

- Legal action

  NOTE: Shoplifting is a crime. Punishment varies according to city, county, and state laws. Shoplifters can be sentenced to pay fines, serve time in jail, and/or attend preventive programs.

- Employment problems

  NOTE: It may be difficult for a potential employer to trust and hire someone convicted of shoplifting.

- Low self-esteem

  NOTE: Someone who shoplifts may eventually feel guilty, which can lower self-esteem.

OBJECTIVE 24 **Match terms associated with the environment to their correct definitions.**

- **Composting**—Process of converting organic material into fertilizer

  NOTE: Nontoxic plant material, soil, and water are the primary ingredients used in composting. Some animal products and byproducts, such as egg shells, may also be used.

- **Conservation**—Protecting from loss or depletion

  NOTE: In dealing with the environment, a distinction is often made between conservation and preservation of natural resources. Conservation means *using* resources wisely. Preservation means *not using* resources at all.

  EXAMPLES: The philosophy of the United States Forest Service is natural resource conservation. People are allowed to harvest resources such as trees and minerals from national forest lands. The harvesting is monitored by Forest Service land managers.

  The philosophy of the United States National Park Service is natural resource preservation. Except under special circumstances, people are not permitted to harvest natural resources from national park lands. The national parks have been set aside as ecological preserves.

- **Ecology**—Study of how organisms relate to one another and their environment

- **Energy conservation**—Preventing energy waste

  NOTE: Energy refers to power produced from resources such as oil, coal, natural gas, nuclear reactions, the sun, water, and wind.

- **Environment**—Natural surroundings

- **Environmentalist**—Person concerned about and willing to take action to protect the natural environment

- **Habitat**—Type of place where an organism lives or is most likely to be found

- **Natural resources**—Materials supplied by nature that contribute to individual, business, and/or government wealth

  EXAMPLES: Trees, coal, gold

- **Organic material**—Animal and plant material

- **Ozone layer**—Naturally occurring, thin shield of gas in the earth's stratosphere that protects earth from the sun's dangerous ultraviolet radiation

  NOTE: The stratosphere is that part of the atmosphere 7 to 15 miles above the earth's surface.

- **Pollution**—Contamination of the environment with harmful substances

- **Preservation**—Maintaining in an unchanged form

- **Recycle**—To reuse

- **Species**—A classification of organisms that are able to interbreed

OBJECTIVE 25 **Name reasons to conserve energy.**

Americans have become more and more concerned about conserving energy. People are concerned because energy conservation helps do the following:

Save resources

- The most-used energy resources are running out.

  NOTE: The United States gets about half of its energy from oil. Experts estimate only a 30- to 40-year supply of oil exists in the world. Natural gas and coal supply the United States with most of its other energy. Although current sources of gas and coal are large, supplies may be depleted quickly when oil sources run dry.

- The most-used energy resources are nonrenewable.

  NOTE: A nonrenewable resource cannot be resupplied, regrown, or regenerated within a relatively short amount of time.

  EXAMPLES: Oil, natural gas, coal

- Renewable energy resources have not been developed for large-scale use.

  NOTE: Conserving nonrenewable resources gives researchers time to develop safe, large-scale, cost-efficient ways to use renewable energy resources. A renewable resource is one that can be regrown, regenerated, or resupplied and used repeatedly because of its ready supply.

  EXAMPLES: Wind, water, sunlight, lightning, steam (created when natural heat of the earth combines with underground water)

Protect the environment

- Oil, gas, coal, and nuclear power use pollutes the air, land, and water and damages landscapes.

  EXAMPLES: Exhaust fumes from automobiles are the major source of air pollution in the United States.

  Inland oil spills pollute land and inland waters.

  Offshore oil spills kill ocean plants and animals, make fish and shellfish that survive the spills unfit for humans and animals to eat, and pollute beaches and marshes—destroying recreational areas and wildlife habitat.

  Air pollution from automobiles and coal-burning plants contributes to acid rain.

  Coal mining pollutes water and scars the land.

  Nuclear power produces radioactive waste that remains dangerous for more than 25,000 years.

  If introduced into a stream, "waste heat" from power plants kills fish and plants.

- Expensive antipollution equipment reduces but does not eliminate pollution from use of nonrenewable energy resources.

Save money

- Individuals may save money.

- Inflation is checked.

  NOTE: When something like energy is scarce and wanted by many people, prices tend to rise. By conserving energy, people help the supply stay available. When supply matches demand, energy prices will remain more stable.

- The trade balance between the United States and other countries is supported.

  NOTE: When many people conserve energy, they help reduce the amount of money American companies must spend to buy energy resources such as oil from other countries. An individual cannot afford to spend more than he or she earns. Like an individual, the United States cannot afford to spend more money in foreign countries than it earns by selling goods to other countries.

OBJECTIVE 26

Name environmental problems.

Earth can be compared to a very large spaceship: both have a finite amount of resources available for humans "on board" to use. If resources begin to disappear or are contaminated, the quality of life for all people living in a finite environment, such as the earth or a spaceship, will be hurt. The first step in trying to correct environmental problems is identifying what the problems are.

NOTE: Problems other than those listed in this objective may also cause environmental problems.

- **Acid rain**—Sulfur and nitrogen oxides produced by natural events and air pollution that are chemically changed in the air and then fall to earth as rain, snow, sleet, or hail or form fog; can harm and/or kill land and aquatic plants, aquatic insects, and fish; can erode structures built by people

  NOTE: The biggest human-caused contributors of sulfur and nitrogen oxides are motor vehicles and coal-burning electric power plants.

- **Chemical spills**—Contamination of ground and/or water with poisonous chemicals that spill from some human-produced source

- **Deforestation**—Harvesting large number of trees from a forest; implies destruction of a forest

- **Desertification**—Process of productive land becoming desert

- **Erosion**—Wearing away of land; often caused by poor land and soil management

- **Genetic engineering**—Making changes in the genes of plants and animals through the use of science and engineering

  NOTE: Genetic engineering can change certain traits of plants and animals. Plants and animals that have undergone some kind of genetic engineering could possess traits that harm the environment.

- **Genetic uniformity**—Having the same kinds of genes and traits

  NOTE: An individual's genes and corresponding traits determine how well that individual can handle or even survive exposure to environmental changes. A species has a greater chance of surviving some environmental threat if it has many individuals with different genes and traits. Genetically uniform crops and animals are more susceptible to having their populations destroyed by a single disease or other threat than are populations that are genetically diverse (having different kinds of genes and traits).

  EXAMPLE: The Irish Potato Famine of 1845 happened because people in Ireland were primarily planting a single kind of potato that had no resistance to (ability to fight off) a potato blight (a disease that kills potatoes).

- **Global warming**—Warming of the earth caused by naturally occurring gases and human-caused emissions of "greenhouse" gases

  NOTE: Global warming is also called the "greenhouse effect." The earth is kept warm enough to support life by naturally occurring gases that surround the earth. These naturally occurring gases let sunlight through but trap light reflected back from the earth, thus helping to keep the earth warm. These naturally occurring "greenhouse" gases are considered beneficial. Human activities such as burning coal, oil, wood, and natural gases also create "greenhouse" gases. The human-caused "greenhouse" gases are *not* considered beneficial. "Greenhouse" gases that come from human activities may cause the earth to become warmer than it would naturally be. Scientists predict that even a few degrees of global warming could change climates around the world. There is debate among scientists about whether any global warming has occurred yet and when and if it might occur.

- **Groundwater pollution**—Contamination of water that is underground

  NOTE: Much of the drinking water in the United States comes from groundwater.

- **Hazardous waste**—Garbage that poisons the environment

  NOTE: Hazardous waste is also called toxic waste.

- **Overgrazing of rangelands**—Having productive land become less productive because of animals grazing on the land for too long or in too many numbers

  NOTE: Deforestation and overgrazing can lead to desertification.

- **Ozone depletion**—Erosion of earth's ozone layer by certain kinds of air pollution

  NOTE: Chlorofluorocarbons (CFCs), halons, and other human-produced air pollutants float from earth up to the stratosphere, where they break down and erode the ozone layer. According to some scientists, 3 to 5 percent of the ozone layer has already been destroyed. As the ozone layer is depleted, more of the sun's ultraviolet radiation will reach the earth. Exposure to ultraviolet radiation contributes to skin cancers and cataracts.

- **Radioactive waste disposal**—Finding safe ways to transport and store radioactive waste

  NOTE: Nuclear reactions create radioactive waste. Nuclear reactions change the energy, shape, or composition of a nucleus in an atom. Nuclear reactions are used to create heat—used by the energy industry to generate power—and other byproducts—used by scientists and medical researchers. Radioactive waste is dangerous because it releases minute, invisible, high-speed particles that can harm and kill living things.

- **Solid waste**—Items thrown out as garbage

- **Species extinction**—Organisms that no longer exist because they and their habitats have been eliminated; often linked to people killing the organisms or taking over the organisms' habitats

  NOTE: If the current rate of species extinctions continues, 20 percent of earth's species could be gone by the year 2000.

- **Unchecked consumption**—Using resources recklessly—without thinking about the potential costs to the environment

  NOTE: Americans have a high standard of consumption compared to the rest of the world. Although Americans make up only 6 percent of the world's population, they use more than 30 percent of goods and resources produced each year.

- **Wetlands destruction**—Destruction of lowland areas saturated with water

  NOTE: Wetlands are important habitat for waterfowl and other wildlife. Humans often destroy wetlands by draining and/or filling the water-soaked areas with enough soil to dry the land. The "converted" wetlands are then used for building, farming, or some other purpose.

  EXAMPLES: Destruction of marshes, swamps

- **Wildlife habitat destruction**—Destruction of areas used by wild animals

OBJECTIVE 27

Name actions that help solve environmental problems.

In battling environmental problems, each individual's actions are important. The average American, for example, throws away his or her own weight in packaging materials every month. The amount of solid waste dumped in American landfills every month could be reduced by millions of pounds if each American eliminated a few pounds from the amount of packaging he or she throws away. Many other actions can also help save the earth's environment from pollution and destruction. These actions include the following:

- Shop wisely.

  EXAMPLES: Buy products in packaging that can be recycled, contain nontoxic substances, have little or no unnecessary packaging, and are packaged in recycled products.

- Conserve resources.

  EXAMPLES: Conserve water and energy used in the home, school, and workplace; reduce the amount of solid waste thrown in the garbage.

- Stay informed.

  EXAMPLES: Watch television news programs, listen to radio news programs, read the newspaper, and read magazines and books about the environment.

- Recycle products.

  EXAMPLES: Recycle paper, aluminum, plastic, and glass products.

- Compost organic materials.

- Use, store, and dispose of hazardous wastes properly.

  EXAMPLES: Paints, paint thinners, car batteries, mothballs, nail polish, nail polish remover, floor and furniture polish, pesticides, herbicides, rug and upholstery cleaners, antifreeze, brake or transmission fluid, toilet bowl cleaners, oven and drain cleaners, disinfectants, glass cleaners, floor wax, motor oil

  NOTE: Some businesses recycle motor oil, car batteries, and other chemicals. The telephone book or a chamber of commerce may have information about local recycling programs.

- Use nontoxic alternatives to hazardous cleaning and pest-control chemicals.

  EXAMPLES: Use floor and furniture polish that contains lemon oil and beeswax in a mineral oil base—instead of using polishes containing hazardous chemicals.

  Use phosphate-free laundry detergents—instead of using laundry cleaners with phosphates.

  NOTE: Phosphates are chemicals with phosphorus. Phosphates in laundry water can be transported with the water to lakes and streams. Once in lakes and streams, phosphates fertilize algae that is present. With the addition of phosphate "fertilizer," the algae can grow "out of control." When natural events cause the algae to die, bacteria that decompose the algae can use up oxygen that the plants and other aquatic life in the water need to live.

  Use a plunger to open a clogged drain—instead of using liquid or crystal drain openers with dangerous chemicals.

  Sprinkle talcum powder, chalk, bone meal, or boric acid across ant trails to block their paths—instead of using a chemical pesticide.

  Make a cockroach trap by greasing the inner neck of the bottle and putting a stale potato inside it—instead of using a toxic pesticide.

  Pull weeds—instead of using chemical weed killers.

- Speak out.

  EXAMPLES: Write Congressional representatives about environmental issues, vote for public officials that support environmentally-sound policies and laws, and write companies to protest products or actions that are environmentally unsound or to praise companies for making responsible environmental decisions.

- Support private and public efforts to clean the environment.

  EXAMPLES: Participate in community drives to pick up and dispose of trash, or volunteer to work with a private or public group that promotes environmental protection.

- Plant trees.

  NOTE: Trees consume carbon dioxide, one of the gases that contributes to the "greenhouse effect." Trees also lower the air temperature of their surrounding environment by providing shade.

ASSIGNMENT SHEET 1 — CURRENT ISSUES

NAME ______________________ SCORE ________

OBJECTIVE 28 **Write an essay about how to solve an environmental problem.**

INTRODUCTION Problem-solving is an important skill. It requires that an individual know how to identify a problem, research the causes of the problem, and then use creative thinking and research to determine how the problem might be solved.

DIRECTIONS Write at least a one-page essay about how to solve an environmental problem. Use the Information Sheets, library resources, and/or environmental experts to help you complete the project. Write the essay on your own paper.

ASSIGNMENT SHEET 2

CURRENT ISSUES

H I

NAME ______________________________ SCORE _______

OBJECTIVE 29 **Find information about support organizations.**

INTRODUCTION Many public and private organizations help people with personal or family problems. Everyone should be familiar with some of these organizations, in case a personal need or that of a family member or friend arises.

DIRECTIONS Find at least five local organizations that help people with personal or family problems. Write the name of each organization and the organization's address and telephone number. Give a brief description of what services the organization offers. Resources for finding information include telephone books and the library.

EXAMPLE: Valley Hope Alcohol and Drug Addiction Treatment Center
100 South Jones
Yourtown, Oklahoma 00000
800-000-0000

Provides alcohol and drug treatment; has 24-hour service; provides individual and family counseling

ORGANIZATIONS

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H I

ASSIGNMENT ANSWERS	CURRENT ISSUES
ASSIGNMENT SHEET 1	Students' answers will vary. Each student should have completed at least a one-page essay. Each essay should clearly identify an environmental problem and should show evidence that the student researched the problem and thought about how it might be solved.
ASSIGNMENT SHEET 2	Students' answers will vary. Each student should have at least five local organizations listed with addresses, telephone numbers, and brief descriptions.

WRITTEN TEST

CURRENT ISSUES

H I

OBJECTIVE 1

Match terms associated with tobacco, alcohol, and illegal drug use to their correct definitions. Write the correct letters in the blanks.

____ 1. Distorted mental images

____ 2. Disease in which a person is mentally and physically addicted to alcohol

____ 3. Tobacco that is chewed; type of smokeless tobacco with a course consistency

____ 4. Being drunk with alcohol

____ 5. Toxic and addicting substance found in tobacco

____ 6. Person who overuses a substance

____ 7. Unpleasant physical feelings after heavy use of alcohol

____ 8. Powerful need to use something; harmful habit

____ 9. Substance other than food that affects the body

___ 10. Time span in which a regularly repeated event happens

___ 11. Condition in an unborn baby caused by the mother drinking too much alcohol during pregnancy

___ 12. Type of smokeless tobacco in the form of fine powder

___ 13. Using drugs or chemicals for nonmedicinal reasons and in ways that harm physical and/or mental health

___ 14. Severe mental confusion and physical reactions caused by prolonged alcoholism; can cause death

___ 15. Voluntary act of staying away from something

a. Abstinence
b. Abuser
c. Addiction
d. Alcoholism
e. Chewing tobacco
f. Consumption
g. Convulsions
h. Cycle
i. Delirium tremens
j. Driving Under the Influence (DUI)
k. Drug
l. Fetal Alcohol Syndrome (FAS)
m. Hallucinations
n. Hangover
o. Intoxication
p. Nicotine
q. Nitrogen
r. Snuff
s. Substance abuse

OBJECTIVE 2

List four reasons why people use tobacco.

OBJECTIVE 3

Describe health problems linked to tobacco use. Describe two problems linked to each of the following:

Smoking cigarettes

Using smokeless tobacco

OBJECTIVE 4

Select from the following list characteristics of teenagers who abuse alcohol. Write an "X" in the blank before each correct statement.

____ 1. May be more influenced by peers than by parents

____ 2. May be more influenced by parents than by friends

____ 3. May be extremely happy

____ 4. May be more aggressive than teenage nondrinkers

____ 5. May value making straight A's more than independence

____ 6. May have low self-esteem

____ 7. May value independence more than academic achievement

____ 8. May think carefully before taking any action

____ 9. May feel like they have no pressures

___10. May lack motivation

___11. May feel pressured

___12. May be more impulsive than teenage nondrinkers

___13. May be considered mature because they drink

OBJECTIVE 5 **List consequences of abusing alcohol.** List two of each of the following:

Health consequences

____

____

____

____

Social/emotional consequences

____

____

____

____

Economic consequences

____

____

____

____

Legal consequences

Can lead to arrests for:

____

____

____

____

Penalties include:

____

____

____

____

OBJECTIVE 6

Match types of drugs with their effects on health. Write the correct letters in the blanks. Each letter will be used twice.

____1. Speed up nervous system

____2. Cause hallucinations

____3. May kill user instantly by freezing respiratory system

____4. May damage throat and lungs if smoked

____5. Slow body systems

____6. Relieve physical pain

____7. Cause loss of appetite and may lead to malnutrition

____8. Cause heart and lungs to work harder

____9. Changes mood and perceptions

___10. Give feelings of being relaxed

___11. May cause damage to liver and kidneys

___12. May trigger physical violence, convulsions, coma, or death

a. Cannabis

b. Depressants

c. Hallucinogens

d. Inhalants

e. Narcotics

f. Stimulants

OBJECTIVE 7

List in order stages of drug dependency.

____

____

____

____

OBJECTIVE 8

Distinguish between characteristics of an anorexic and a bulimic. Write an "A" next to each characteristic of an anorexic and a "B" next to each characterisitc of a bulimic.

____ 1. Is very fearful of being "fat"

____ 2. Eats little or nothing

____ 3. May have internal bleeding from stress of vomiting

____ 4. Exercises as much as possible to burn calories

____ 5. May have tooth decay from acid in vomit

____ 6. Denies being hungry

____ 7. May have problems swallowing and keeping food in stomach because stomach muscles are used to vomiting

____ 8. If female, may have menstrual periods stop

____ 9. May lose scalp hair

____ 10. Lacks nutrients for health

____ 11. May die

____ 12. Is often employed in work requiring low weight

____ 13. Often loses 25 percent or more of body weight

____ 14. May become dehydrated

____ 15. Is usually female

____ 16. May have chemical imbalances

____ 17. May damage kidneys from diuretic use

____ 18. May rupture stomach by vomiting repeatedly

____ 19. Has eating rituals

____ 20. Eats large amounts of food at one time and then eliminates the food by inducing vomiting, using laxatives, and/or using diuretics

OBJECTIVE 9

Select from the following list consequences of teenage pregnancy. Write an "X" in the blank before each correct answer.

____ 1. Better relationship with baby because of parents' young ages

____ 2. Better able to cope with pregnancy because of young, healthy body

____ 3. Greater chance of pregnancy-related complications

____ 4. More sugar needed by teenage mothers for extra energy

____ 5. Babies born prematurely or with low birth weights

____ 6. Undernourishment of mother and baby

____ 7. Delayed prenatal health care because of fear or denial of pregnancy

____ 8. Less risk of pregnancy-related death because of mother's youth and health

____ 9. Greater chance of dropping out of school

____ 10. Greater chance of staying in school because of desire to provide for baby

____ 11. Much greater risk of pregnancy-related death for teenage mother than for older mother

____ 12. More disadvantaged children

____ 13. Better chances for jobs because employers prefer people with families

____ 14. Fewer employment and financial opportunities

____ 15. More loyalty among family members

____ 16. Higher divorce and separation rates among teenage parents than among older parents

____ 17. Greater sense of love and commitment than among older parents

____ 18. Overnourishment of mother and baby

____ 19. Emotional stress

OBJECTIVE 10

Name four people and/or organizations that can work together to help prevent teenage pregnancy.

OBJECTIVE 11

Match terms associated with sexually transmitted diseases (STDs) to their correct definitions. Write the correct letters in the blanks.

____ 1. Plantlike one-celled organisms that are only visible with a microscope and can cause disease and infections

____ 2. Disease spread by sexual contact

____ 3. Medicines used to fight bacterial infections

____ 4. Microorganisms that cause certain diseases

____ 5. Disease easily spread from one person to another

a. Antibiotics

b. Bacteria

c. Communicable disease

d. Community-transmitted disease

e. Epidemiology

f. Sexually transmitted disease (STD)

g. Syphilis syndrome

h. Viruses

OBJECTIVE 12

Select from the following list facts about sexually transmitted diseases (STDs). Write an "X" in the blank before each correct statement.

____ 1. STDs are caused by bacteria or viruses.

____ 2. STDs are never spread by kissing.

____ 3. STDs often disappear and never return.

____ 4. Anyone at any age can get an STD.

____ 5. Anyone with an STD needs to prevent spreading the disease.

____ 6. STDs are spread by sexual contact and sometimes by kissing.

____ 7. It is possible to have more than one STD at a time.

____ 8. STDs are not usually contagious.

____ 9. The only sure prevention is to avoid sexual intercourse, other sexual contact, and kissing.

____ 10. It is possible to be vaccinated to prevent getting several kinds of STDs.

____ 11. Anyone with an STD needs to tell any sexual partner.

____ 12. Suspicions of having an STD need to be confirmed by a doctor or other health-care professional.

___ 13. No vaccines for immunization exist for STDs.

___ 14. STDs caused by bacteria can be cured with antibiotics.

___ 15. Once a person is cured of an STD, he or she cannot contract the disease again.

___ 16. Some STDs caused by viruses may be treated; no STDs caused by viruses can be cured.

___ 17. STDs will not disappear without medical treatment.

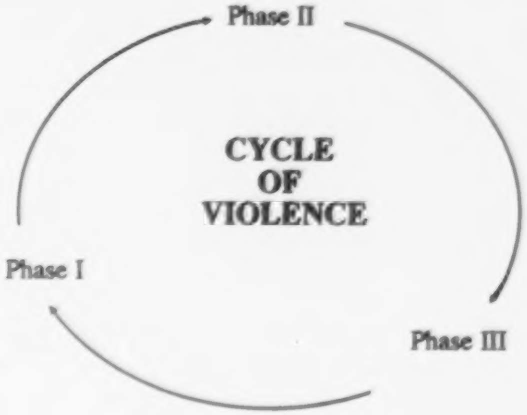
___ 18. Anyone with an STD needs professional medical treatment.

OBJECTIVE 13

List four factors that may contribute to family violence.

OBJECTIVE 14

Name phases in the cycle of physical violence.


Phase II
CYCLE OF VIOLENCE
Phase I
Phase III

Phase I

Phase II

Phase III

OBJECTIVE 15

Name prevention strategies for breaking a cycle of family violence.

OBJECTIVE 16

List four problems that teenage runaways face.

OBJECTIVE 17

List four risks of living in financial poverty.

____

____

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OBJECTIVE 18

Name four risks faced by the functionally illiterate.

OBJECTIVE 19

List costs of dropping out of high school. List two of each of the following:

Individual costs

Societal costs

OBJECTIVE 20 Name four factors linked to teenage suicide.

OBJECTIVE 21 Name four suicide warning signs given by teenagers.

OBJECTIVE 22

Complete sentences describing problems faced by the homeless. Write the correct word in each blank.

1. Without an ________________, the homeless have a hard time getting a job or receiving welfare benefits.
2. Lack of shelter means a homeless person has no ____________ or place to keep ___________________.
3. Having no permanent home means living without regular ________________, which contributes to poor _______________ and/or ______________________ health.
4. Homeless people are easy targets for ___________________.
5. Being homeless causes people to lose a sense of ____________.

OBJECTIVE 23

List costs of shoplifting. List two of each of the following:

Costs to the business

____

____

____

____

Costs to the consumer

____

____

____

____

Costs to the offender

____

____

____

____

OBJECTIVE 24

Match terms associated with the environment to their correct definitions. Write the correct letters in the blanks.

____ 1. Person concerned about and willing to take action to protect the natural environment

____ 2. Study of how organisms relate to one another and their environment

____ 3. Preventing energy waste

____ 4. Process of converting organic material into fertilizer

____ 5. Protecting from loss or depletion

____ 6. Materials supplied by nature that contribute to individual, business, and/or government wealth

____ 7. Animal and plant material

____ 8. Contamination of the environment with harmful substances

____ 9. Maintaining in an unchanged form

____ 10. To reuse

____ 11. Naturally occurring, thin shield of gas in the earth's stratosphere that protects earth from the sun's dangerous ultraviolet radiation

____ 12. Type of place where an organism lives or is most likely to be found

____ 13. A classification of organisms that are able to interbreed

____ 14. Natural surroundings

a. Acid rain
b. Composting
c. Conservation
d. Deforestation
e. Desertification
f. Ecology
g. Energy conservation
h. Environment
i. Environmentalist
j. Extinction
k. Habitat
l. Hazardous waste
m. Global warming
n. Natural resources
o. Organic material
p. Overgrazing
q. Ozone layer
r. Pollution
s. Preservation
t. Radon
u. Recycle
v. Solid waste
w. Species

OBJECTIVE 25

Name reasons to conserve energy. Write two reasons for each of the following:

Save resources

____

____

____

____

Protect the environment

____

____

____

____

Save money

____

____

____

____

OBJECTIVE 26

Name six environmental problems.

____

____

____

____

____

____

OBJECTIVE 27

Name two actions that help solve environmental problems.

____

____

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 28 **Write an essay about how to solve an environmental problem.** SCORE ______

OBJECTIVE 29 **Find information about support organizations.** SCORE ______

OBJECTIVE 1

1. m
2. d
3. e
4. o
5. p
6. b
7. n
8. c
9. k
10. h
11. l
12. r
13. s
14. i
15. a

OBJECTIVE 2

Answer should include any four of the following:

- To be accepted by friends who use tobacco
- To imitate parents or older brothers and sisters
- To gain confidence
- To be like people in tobacco advertisements
- To look more mature
- To have something to do
- To get a brief "lift"
- To relax
- To satisfy curiosity

OBJECTIVE 3

Answer should include any two of each of the following:

Smoking cigarettes

- Coughing and spitting up phlegm—Irritates bronchial tubes, triggering coughing and phlegm formation
- Cancer—Causes cancer of the lungs, larynx, oral cavity, and esophagus; linked to cancer of the bladder, pancreas, and kidney

- Emphysema—Damages air sacs in lungs so that over time, oxygen cannot be absorbed
- Heart disease—Makes heart work harder, which eventually damages heart
- High blood pressure—Triggers narrowing of blood vessels, creating high blood pressure
- Pregnancy complications—Causes more premature babies and smaller babies to be born to women smokers than to nonsmokers; babies may be born addicted to nicotine and have to undergo nicotine withdrawal
- Decreased life span—Decreases an individual's expected life span
- More flu, colds, and stomach ulcers—Increases chances of catching colds and the flu or of developing stomach ulcers
- Nicotine addiction—Creates mental and physical addiction to nicotine
- Passive smoking—Creates health problems in some nonsmokers who breathe other people's smoke

Using smokeless tobacco

- Nicotine addiction—Creates mental and physical addiction to nicotine
- Cigarette smoking—May lead to smoking to increase and speed intake of nicotine
- Cancer—Causes cancer, especially in the cheek, gums, and throat
- Mouth sores—Causes gums, lips, and inside of mouth to sting, crack, bleed, wrinkle, and get sores and white patches
- Bad breath—Causes bad breath
- Damage to teeth and gums—Makes gums recede, increases tooth decay, erodes tooth enamel, and discolors teeth
- Heart problems—Causes heart to beat faster and blood pressure to rise
- Ability to taste—Affects ability to taste

OBJECTIVE 4 1, 4, 6, 7, 10, 11, 12

OBJECTIVE 5 Answer should include any two of each of the following:

Health consequences

- Memory blackouts
- Hangovers
- Impaired thinking
- Delirium tremens
- Sexual dysfunction
- Heart attacks
- Brain, pancreas, and liver damage
- Fetal Alcohol Syndrome (FAS)
- Pregnancy complications
- Ulcers
- Weight gain
- Malnutrition

Social/emotional consequences

- Tension
- Anger
- Fear
- Mood swings
- Guilt
- Resentment
- Making excuses
- Aggression
- Moral deterioration

Economic consequences

- Alcohol expenses
- Missed work
- Poor work performance
- Job loss

Legal consequences

Can lead to arrests for:

- Drinking and driving
- Public intoxication
- Breach of the peace
- Illegal possession of alcohol
- Possession of fake identification

Penalties include:

- Jail sentences
- Community service
- Fines
- Driver's license suspended or revoked

OBJECTIVE 6

1. f
2. c
3. d
4. a
5. b
6. e
7. e
8. f
9. a
10. b
11. d
12. c

OBJECTIVE 7

1. Experimental use
2. More regular use
3. Daily preoccupation
4. Dependency

OBJECTIVE 8

1. A
2. A
3. B
4. A
5. B
6. A
7. B
8. A
9. A
10. A
11. A
12. B
13. A
14. B
15. A
16. B
17. B
18. B
19. A
20. B

OBJECTIVE 9

3, 5, 6, 7, 9, 11, 12, 14, 16, 19

OBJECTIVE 10

Answer should include any four of the following:

- Families
- Teenagers
- Parents
- Educational system
- Student organizations
- Religious institutions
- Business communities
- Health care system
- Media
- Government agencies

OBJECTIVE 11

1. b
2. f
3. a
4. h
5. c

OBJECTIVE 12

1, 4, 5, 6, 7, 9, 11, 12, 13, 14, 16, 17, 18

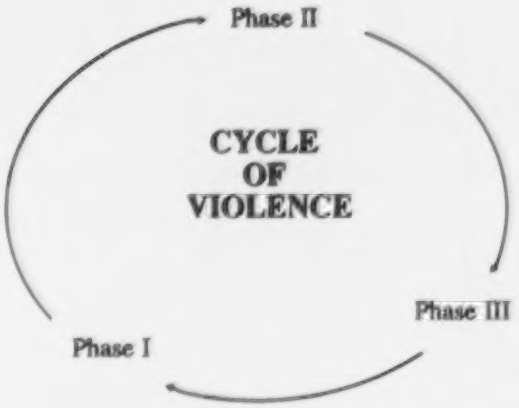
OBJECTIVE 13

Answer should include any four of the following:

- Poverty
- Unemployment
- Early parenthood
- Substance abuse
- Inadequate housing
- Lack of role models
- Family stress
- Personal need for power and control
- Learned violent behavior
- History of family violence
- Low self-esteem
- Unresolved conflicts
- Financial strain
- Lack of relationship skills
- Lack of parenting skills and child-development knowledge
- Problems with physical and/or mental health

OBJECTIVE 14

Diagram should be labeled as follows:


Phase II
CYCLE OF VIOLENCE
Phase III
Phase I

Phase I — Tension Building
Phase II — Violent Episode
Phase III — Loving or Honeymoon

OBJECTIVE 15

- Education
- Protection
- Counseling

OBJECTIVE 16

Answer should include any four of the following:

- Hunger
- Exposure to weather
- Fear
- Boredom
- Vulnerability
- Lack of money

OBJECTIVE 17

Answer should include any four of the following:

- Malnutrition
- Inadequate health care
- Fewer educational opportunities
- Becoming a victim of crime
- Teenage pregnancy
- Homelessness
- Fatherless households
- Unemployment
- Substance abuse
- Long-term public welfare dependence

OBJECTIVE 18

Answer should include any four of the following:

- Being arrested for crime
- Having a child outside of marriage
- Being on public welfare
- Dropping out of school
- Being unemployed

OBJECTIVE 19

Answer should include any two of each of the following:

Individual costs

- Crime
- Substance abuse
- Teenage pregnancy
- Unemployment

Societal costs

- Lack training to work at complicated jobs
- Lack training to be future leaders

OBJECTIVE 20

Answer should include any four of the following:

- Family problems
- No time to listen
- Mobility
- Unrealistic expectations
- Family history
- Specific events
- Poor self-esteem
- Mood disorders

OBJECTIVE 21

Answer should include any four of the following:

- Changes in eating and sleeping habits
- Withdrawal from friends, family, and regular activities
- Rebellion
- Drug and alcohol abuse
- Unusual neglect of personal appearance
- Extreme personality change or mood swings
- Continual boredom
- Problems concentrating
- Lower grades in school
- Frequent complaints about physical problems related to emotional well-being
- Loss of interest in fun activities

- Disliking praise or rewards
- Organizing life as if leaving
- Sudden happiness after time of depression
- Talking about leaving, not being around, nothing being worthwhile, or dying

OBJECTIVE 22

1. address
2. privacy, possessions
3. meals; physical, mental
4. criminals
5. self-worth

OBJECTIVE 23

Answer should include any two of each of the following:

Costs to the business

- Stolen merchandise
- Equipment that helps prevent shoplifting
- Security personnel to watch for shoplifters
- Checkers who count items carried in and out of dressing rooms
- Programs to test potential employees and monitor current employees

Costs to the consumer

- Inconvenience
- Higher prices

Costs to the offender

- Legal action
- Employment problems
- Low self-esteem

OBJECTIVE 24

1. i
2. f
3. g
4. b
5. c
6. n
7. o
8. r
9. s
10. u
11. q
12. k
13. w
14. h

OBJECTIVE 25

Answer should include any two of each of the following:

Save resources

- The most-used energy resources are running out.
- The most-used energy resources are nonrenewable.
- Renewable energy resources have not been developed for large-scale use.

Protect the environment

- Oil, gas, coal, and nuclear power use pollutes the air, land, and water and damages landscapes.
- Expensive antipollution equipment reduces but does not eliminate pollution from use of nonrenewable energy resources.

Save money

- Individuals may save money.
- Inflation is checked.
- The trade balance between the United States and other countries is supported.

OBJECTIVE 26

Answer should include any six of the following:

- Acid rain
- Chemical spills
- Deforestation
- Desertification
- Erosion
- Genetic engineering
- Genetic uniformity
- Global warming
- Groundwater pollution
- Hazardous waste
- Overgrazing of rangelands
- Ozone depletion
- Radioactive waste disposal
- Solid waste
- Species extinction
- Unchecked consumption
- Wetlands destruction
- Wildlife habitat destruction

OBJECTIVE 27

Answer should include any two of the following:

- Shop wisely.
- Conserve resources.
- Stay informed.
- Recycle products.
- Compost organic materials.

- Use, store, and dispose of hazardous wastes properly.
- Use nontoxic alternatives to hazardous cleaning and pest-control chemicals.
- Speak out.
- Support private and public efforts to clean the environment.
- Plant trees.

OBJECTIVE 28 Refer to answers to Assignment Sheet 1.

OBJECTIVE 29 Refer to answers to Assignment Sheet 2.